STATE OF MINNESOTA
DEPARTMENT OF COMMERCE
DIVISION OF FINANCIAL INSTITUTIONS

1984 ANNUAL REPORT

500 Metro Square Building
St. Paul, Minnesota 55101
(612) 296-2135

S 4140-3-U

CONSOLIDATED BALANCE SHEET OF STATE COMMERCIAL BANKS
(000's Omitted)

ASSETS	June 30, 1984	June 30, 1983**
Noninterest bearing balances	$ 657,048	
Interest bearing balances	191,508	
Cash and due from depository institutions	$ 848,556	$ 803,572
Total securities	4,094,566	3,987,898
Federal funds sold	389,352	418,600
Total loans and leases	8,165,549	7,230,699
Reserve for loan losses	68,416	59,451
Transfer risk reserve	0	0
Net loans/leases	8,097,133	7,171,248
Trading Accounts	150	
Bank premises and equipment	229,702	213,143
Other real estate	39,087	28,983
Unconsolidated subsidiaries	3,351	
Customers' liabilities acceptances	12,182	
Intangible assets	2,375	3,905
Other assets	301,990	273,763
TOTAL ASSETS	$14,018,444	$12,901,112
LIABILITIES		
Noninterest bearing deposits	$ 1,826,185	
Interest bearing deposits	10,484,520	
Total deposits	$12,310,705	$11,356,842
Federal funds purchased	253,613	194,237
U.S. notes	34,995	
Other borrowed money	22,726	65,772
Mortgage payable	16,949	15,436
Acceptances outstanding	12,182	
Subordinated notes and debentures	25,031	28,346
Other liabilities	185,513	163,016
Liabilities including sub. notes & deb.	12,861,714	11,823,649
Liabilities excluding sub. notes & deb.	12,836,683	11,795,303
Perpetual preferred stock	830	830
Common stock	144,866	145,092
Surplus	550,806	501,078
Undivided profits	460,228	430,463
TOTAL EQUITY CAPITAL	$ 1,156,730	$ 1,077,463
TOTAL LIABILITIES AND EQUITY CAPITAL	$14,018,444*	$12,901,112
Number of Banks	545	553

* The Guaranty State Bank of St. Paul absorbed by Shelard National Bank, St. Louis Park, as of July 19, 1984, failed to report data as a state bank as of June 30, 1984, due to its failure.

** Comparable amounts not available for all line items due to changes in the reporting form from June 30, 1983, to June 30, 1984.

LISTING OF
STATE BANKS, TRUST COMPANIES,
AND INVESTMENT COMPANIES
(data as of June 30, 1984, unless otherwise noted)

STATE BANKS

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Ada	First State Bank of Ada	20,590	100	800
Adams	Farmers State Bank of Adams	16,218	50	1,000
Adrian	Adrian State Bank	20,577	120	1,130
Aitkin	Security State Bank of Aitkin	30,929	270	1,350
Albert Lea	Security State Bank of Albert Lea	30,271	100	1,400
Alden	Americana State Bank - Alden	11,873	250	500
Alexandria	Community State Bank of Alexandria	29,394	287	913
Alexandria	**First American Bank and Trust of Alexandria	57,696	900	2,100
Almelund	Farmers State Bank of Almelund	10,590	100	425
Alpha	Farmers & Merchants State Bank of Alpha	5,125	75	215
Altura	Altura State Bank	14,762	100	500
Annandale	Annandale State Bank	42,899	500	1,100
Anoka	*The Northern Bank	53,880	750	1,150
Apple Valley	*First State Bank of Apple Valley	26,324	248	1,052
Appleton	Farmers & Merchants State Bank of Appleton	30,377	200	1,000
Appleton	Northwestern State Bank of Appleton	16,084	100	700
Argyle	Argyle State Bank	12,703	100	650
Arlington	Arlington State Bank	28,561	175	1,100
Ashby	First State Bank of Ashby	11,600	50	380
Atwater	Atwater State Bank	12,843	30	670
Audubon	First State Bank of Audubon	5,440	30	330
Aurora	State Bank of Aurora	12,909	100	575
Austin	*Norwest Bank Austin	58,276	1,000	1,000
Austin	Sterling State Bank	24,399	300	900
Avon	Avon State Bank	26,105	200	800
Backus	Backus State Bank	10,703	35	465
Badger	Badger State Bank	12,432	72	528
Balaton	Farmers & Merchants State Bank of Balaton	16,499	100	600
Barrett	Citizens State Bank of Barrett	5,129	25	225
Bayport	**First State Bank of Bayport	52,903	810	745
Beardsley	Security State Bank of Beardsley	9,322	60	500

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Beaver Creek	Beaver Creek State Bank	7,008	100	425
Belgrade	North American State Bank	19,960	100	1,500
Belle Plaine	State Bank of Belle Plaine	36,082	150	900
Bellingham	State Bank of Bellingham	7,150	66	284
Belview	Belview State Bank	13,021	30	525
Bemidji	Security State Bank of Bemidji	21,588	120	730
Benson	Swift County Bank	48,429	150	2,400
Benson	The First State Bank of Benson	33,090	500	1,000
Big Lake	Citizens State Bank of Big Lake	18,968	200	800
Bigfork	First State Bank of Bigfork	9,471	150	450
Bird Island	State Bank of Bird Island	25,651	180	1,000
Biwabik	Biwabik State Bank	4,847	60	215
Blackduck	Blackduck State Bank	19,062	110	500
Blaine	Blaine State Bank	10,521	281	225
Blomkest	State Bank of Blomkest	15,396	150	600
Blooming Prairie	Farmers & Merchants State Bank of	23,151	100	1,400
Bloomington	American State Bank of Bloomington	31,601	500	1,000
Bloomington	Community State Bank of Bloomington	155,921	500	4,500
Blue Earth	Blue Earth State Bank	46,072	1,000	1,500
Boyd	State Bank of Boyd	7,290	50	360
Braham	The First State Bank of Braham	29,704	140	860
Brainerd	First American Bank of Brainerd	68,829	600	3,650
Brandon	First American Bank of Brandon	21,038	100	1,100
Breckenridge	First American Bank of Breckenridge	32,580	400	1,600
Bricelyn	State Bank of Bricelyn	17,035	50	850
Brooklyn Center	First Brookdale State Bank	36,847	160	1,340
Brooklyn Park	Brooklyn Park Bank	23,606	275	725
Brooten	Bonanza Valley State Bank	13,733	100	700
Browerville	Lee State Bank	16,376	50	850
Browns Valley	Union State Bank of	11,193	75	425
Brownsdale	First American State Bank of Brownsdale	12,955	100	650
Brownton	First State Bank of Brownton	17,324	100	800
Buffalo Lake	State Bank of Buffalo Lake	19,371	50	1,200
Burnsville	First Burnsville State Bank	27,947	250	1,400
Butterfield	State Bank of Butterfield	9,538	75	425
Byron	State Bank of Byron	15,388	100	400
Caledonia	Minnesota State Bank of Caledonia	39,413	338	1,763
Cambridge	Cambridge State Bank	35,148	150	1,350
Cambridge	Peoples State Bank of Cambridge	55,870	1,000	2,100

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Cannon Falls	*Security State Bank of Cannon Falls	23,343	300	1,000
Canton	Canton State Bank	11,018	50	425
Carlos	First State Bank of Carlos	5,949	26	274
Castle Rock	First State Bank of Castle Rock, Inc.	19,707	50	650
Center City	Chisago County State Bank	12,009	50	600
Ceylon	State Bank of Ceylon	9,608	75	425
Chandler	State Bank of Chandler	15,314	95	555
Chanhassen	State Bank of Chanhassen	20,162	107	893
Chaska	Carver County State Bank	28,260	100	650
Chatfield	*Root River State Bank	33,811	100	1,600
Chisago City	Chisago State Bank	13,819	150	550
Chokio	Chokio State Bank	15,800	60	720
Clara City	Americana State Bank of Clara City	10,523	150	600
Clara City	Citizens State Bank of Clara City	33,206	200	1,800
Claremont	Security State Bank of Claremont	9,140	85	415
Clarissa	Farmers State Bank of Clarissa	19,266	100	1,300
Clarkfield	Farmers & Merchants State Bank of, Inc.	23,873	300	900
Clarks Grove	State Bank of Clarks Grove	10,726	50	450
Clearbrook	First State Bank of Clearbrook	13,307	75	425
Cleveland	Peoples State Bank of Cleveland	9,549	50	450
Clinton	*Clinton State Bank	22,646	100	1,000
Cokato	State Bank of Cokato	20,507	120	680
Cold Spring	State Bank of Cold Spring	16,942	75	925
Cologne	State Bank of Cologne	14,919	100	650
Columbia Heights	Marquette State Bank of Columbia Heights	61,116	188	1,663
Comfrey	Peoples State Bank of Comfrey	13,863	120	900
Conger	State Bank of Conger	9,383	25	725
Cook	Farmers & Merchants State Bank of Cook, Inc.	5,030	60	190
Coon Rapids	First Bank Coon Rapids	38,482	750	600
Cosmos	First State Bank of Cosmos	6,776	66	434
Cottonwood	Empire State Bank	26,127	300	1,100
Courtland	Courtland State Bank	5,587	25	350
Crookston	First American Bank of Crookston	43,760	600	2,000
Crystal	Northstar Bank Minnesota	75,832	200	2,800
Currie	Currie State Bank	8,084	50	550
Cyrus	State Bank of Cyrus	8,651	100	400
Dalton	First State Bank of Dalton	8,355	25	325
Danube	Americana State Bank of Danube	15,218	100	900
Danvers	State Bank of Danvers	19,554	100	625

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Darfur	State Bank of Darfur	9,175	100	400
Darwin	Farmers State Bank of Darwin	11,215	100	800
Dassel	Dassel State Bank	19,088	75	800
Dawson	Norwest Bank Dawson	34,123	525	875
Deer Creek	Security State Bank of Deer Creek	8,546	175	350
Delano	*Crow River State Bank	8,376	596	455
Delano	State Bank of Delano	20,969	100	600
Delavan	Farmers State Bank of Delavan	7,702	50	575
Dennison	State Bank of Dennison	4,218	25	425
Dent	Farmers State Bank of Dent	6,835	50	350
Detroit Lakes	First American Bank of Detroit Lakes	69,254	1,200	2,250
Dilworth	Clay County State Bank	12,975	160	590
Dodge Center	Norwest Bank Dodge Center	23,173	400	825
Donnelly	Farmers & Merchants State Bank of Donnelly	7,312	25	475
Dorset	Farmers State Bank of Dorset	12,203	200	300
Dover	First State Bank of Dover	7,953	100	450
Duluth	Airport State Bank of Duluth	12,518	150	250
Duluth	Miller Hill State Bank of Duluth	5,159	400	230
Duluth	*,**North Shore Bank of Duluth	57,548	750	1,800
Duluth	Park State Bank	10,137	50	250
Dundas	Dundas State Bank	7,192	405	136
Eagle Bend	Citizens State Bank of Eagle Bend	12,102	100	800
East Grand Forks	Citizens State Bank of East Grand Forks	22,313	100	1,400
Easton	State Bank of Easton	10,681	25	675
Echo	Citizens State Bank of Echo	9,082	25	575
Eden Prairie	First State Bank of Eden Prairie	5,896	500	250
Eden Valley	State Bank in Eden Valley	14,775	50	800
Edgerton	State Bank of Edgerton	20,270	100	750
Edina	Americana State Bank of Edina	24,182	500	1,000
Edina	Southwest Fidelity State Bank of Edina	48,335	500	2,750
Eitzen	Eitzen State Bank	12,609	125	500
Elbow Lake	Bank of Elbow Lake	14,018	50	405
Elgin	Elgin-Millville State Bank	10,974	115	735
Elk River	The Bank of Elk River	28,282	150	1,100
Elkton	Farmers State Bank of Elkton	10,451	50	450
Ellendale	Security State Bank of Ellendale	8,911	50	350
Ellsworth	Ellsworth State Bank	17,340	120	620
Elrosa	Elrosa State Bank	6,286	45	325
Ely	Boundary Waters State Bank	9,484	325	225
Elysian	Elysian State Bank	8,340	25	475

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Emmons	*First State Bank of Emmons	5,131	40	335
Erskine	American State Bank of Erskine	14,078	100	700
Evansville	Farmers State Bank of Evansville	10,048	75	500
Excelsior	Minnetonka State Bank	59,785	175	3,825
Eyota	Eastwood State Bank	13,152	200	940
Fairfax	Fidelity State Bank of Fairfax	19,078	500	500
Fairmont	State Bank of Fairmont	16,556	150	750
Faribault	The State Bank of Faribault	66,084	1,000	1,000
Fergus Falls	Security State Bank of Fergus Falls	30,302	216	1,095
Fertile	First State Bank of Fertile	17,082	100	650
Finlayson	First State Bank of Finlayson	13,075	175	625
Floodwood	First State Bank of Floodwood	6,919	50	225
Foley	State Bank of Foley	32,913	100	1,725
Forest Lake	Forest Lake State Bank	37,148	100	1,400
Fosston	Farmers State Bank of Fosston	20,064	150	850
Fountain	First State Bank of Fountain	17,824	60	840
Franklin	Franklin State Bank	7,166	100	275
Frazee	Peoples State Bank of Frazee	9,521	72	424
Freeborn	First State Bank of Freeborn	9,636	100	410
Freeport	Freeport State Bank	19,070	50	650
Fridley	Fridley State Bank	31,125	187	813
Frost	State Bank of Frost	8,625	125	375
Fulda	Citizens State Bank of Fulda	38,639	150	1,100
Gary	The Gary State Bank	5,987	25	400
Gaylord	Citizens State Bank of Gaylord	28,873	100	2,000
Geneva	Geneva State Bank	7,974	25	475
Gibbon	Citizens State Bank of Gibbon	16,088	50	950
Gibbon	State Bank of Gibbon	13,929	75	925
Gilman	First State Bank of Gilman	12,201	75	425
Glencoe	**Security Bank and Trust Company	58,639	100	2,600
Glenville	Citizens State Bank of Glenville	16,623	75	800
Glenwood	Glenwood State Bank	27,152	100	1,900
Glenwood	Pope County State Bank	31,606	50	1,750
Golden Valley	Golden Valley Bank - A United Bank	72,455	500	3,500
Gonvick	Northern State Bank of Gonvick	22,598	125	600
Good Thunder	First State Bank of Good Thunder	8,299	40	460
Goodhue	Goodhue State Bank	22,338	125	975
Graceville	The First State Bank of Graceville	11,454	100	400
Grand Marais	*Grand Marais State Bank	20,419	200	1,050

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Grand Meadow	First American State Bank of Grand Meadow	15,908	100	650
Grand Rapids	*Grand Rapids State Bank	72,232	300	3,300
Grand Rapids	Itasca State Bank of Grand Rapids	13,144	150	600
Granger	Granger State Bank	2,869	25	250
Granite Falls	Granite Falls Bank	19,822	200	800
Granite Falls	Yellow Medicine County Bank	25,611	150	1,050
Green Isle	Citizens State Bank of Green Isle	19,323	150	850
Greenbush	Greenbush State Bank	19,095	100	800
Greenwald	State Bank of Greenwald	17,461	120	755
Grove City	First State Bank of Grove City	10,577	50	850
Grygla	*American State Bank of Grygla	9,371	250	250
Hallock	Northwestern State Bank of Hallock	36,849	300	1,450
Halstad	Red River State Bank	11,088	100	600
Ham Lake	Crosstown State Bank of Ham Lake, Inc.	25,202	41	1,209
Hamburg	State Bank of Hamburg	10,695	100	340
Hamel	Farmers State Bank of Hamel	10,585	100	900
Hammond	Security State Bank of Hammond	6,258	30	170
Hampton	State Bank of Hampton	7,767	60	470
Hancock	Hancock State Bank	8,790	50	550
Hanska	State Bank of Hanska	14,939	111	882
Hardwick	Hardwick State Bank	9,773	50	450
Harmony	Harmony State Bank	16,242	100	700
Hartland	Farmers State Bank of Hartland	10,649	200	500
Hawley	State Bank of Hawley	20,522	200	700
Hayfield	Citizens State Bank of Hayfield	30,980	180	900
Hayward	Americana State Bank of Hayward	6,960	50	700
Hector	Fidelity State Bank of Hector	27,878	275	1,525
Henderson	Sibley County Bank	9,642	100	400
Hendricks	State Bank of Hendricks	6,272	25	300
Hendrum	Norman County State Bank	9,297	50	575
Heron Lake	Heron Lake State Bank	12,189	100	600
Hibbing	Merchants & Miners State Bank of Hibbing	50,987	1,400	1,600
Hibbing	Security State Bank of Hibbing	57,654	750	1,750
Hills	Exchange State Bank of Hills	13,512	100	600
Hinckley	Farmers & Merchants State Bank of Hinckley	15,285	50	800
Hoffman	Farmers State Bank of Hoffman	10,859	50	450
Holdingford	Security State Bank of Holdingford	14,682	75	600
Hollandale	Produce State Bank	12,369	30	720
Hope	Farmers State Bank of Hope	4,312	25	200
Houston	Houston State Bank	11,631	35	465

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Houston	*Security State Bank of Houston	12,010	25	405
Howard Lake	Security State Bank of Howard Lake	14,226	50	950
Hugo	First State Bank of Hugo	32,266	300	1,050
Huntley	Farmers State Bank of Huntley	7,219	50	450
Hutchinson	**Citizens Bank and Trust Company	94,259	3,000	2,000
International Falls	First American Bank of International Falls	39,249	400	2,100
Isanti	First State Bank of Isanti	10,599	65	435
Isle	Lakeside State Bank	13,698	75	325
Jackson	Jackson State Bank	12,009	100	700
Janesville	Janesville State Bank	25,581	100	900
Jasper	Jasper State Bank	9,356	50	350
Jeffers	State Bank of Jeffers	10,788	100	400
Jordan	Norwest Bank Jordan	25,226	425	425
Kanaranzi	Farmers State Bank of Kanaranzi	4,900	50	360
Kandiyohi	Home State Bank of Kandiyohi	17,248	50	1,000
Karlstad	Karlstad State Bank	15,320	120	730
Kasson	Kasson State Bank	24,038	100	700
Kelliher	Citizens State Bank of Kelliher	5,747	90	185
Kenneth	State Bank of Kenneth	9,059	30	410
Kensington	First State Bank of Kensington	14,680	50	950
Kent	Kent State Bank	4,954	100	300
Kenyon	Security State Bank of Kenyon	26,393	100	500
Kerkhoven	State Bank of Kerkhoven	13,643	75	525
Kimball	State Bank of Kimball	8,138	75	250
Klossner	Klossner State Bank	15,870	400	400
La Crescent	La Crescent State Bank	16,728	150	450
Lafayette	Citizens State Bank of Lafayette	11,152	30	695
Lake Benton	Farmers State Bank of Lake Benton	16,589	300	300
Lake City	Lake City State Bank	36,025	500	1,250
Lake Elmo	State Bank of Lake Elmo	26,188	100	1,200
Lake Lillian	First State Bank	15,174	50	900
Lake Park	State Bank of Lake Park	12,982	75	550
Lake Wilson	First State Bank of Lake Wilson	7,517	30	345
Lakefield	**First Trust Bank of Lakefield	25,235	400	1,000
Lakeville	First Lakeville Bank	33,760	509	1,000
Lamberton	Farmers & Merchants State Bank of Lamberton	21,564	100	1,700

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Lanesboro	Lanesboro State Bank	12,595	100	475
LaSalle	State Bank of LaSalle	13,853	50	800
Le Center	First State Bank of Le Center	20,767	100	1,000
Le Sueur	*Le Sueur State Bank	12,775	250	500
Leroy	First State Bank of Leroy	16,092	50	700
Lester Prairie	Farmers State Bank of Lester Prairie	12,214	250	600
Lewiston	Farmers State Bank of Lewiston	13,744	75	425
Lewisville	Merchants State Bank of Lewisville	9,269	100	600
Lexington	Centennial State Bank of Lexington	17,978	100	500
Lindstrom	Security State Bank of Lindstrom	26,900	120	800
Lismore	State Bank of Lismore	10,133	25	800
Litchfield	First State Bank of Litchfield	49,720	1,250	1,250
London	London State Bank	3,718	25	150
Long Lake	State Bank of Long Lake	17,375	75	825
Long Prairie	Todd County State Bank	12,108	50	850
Lonsdale	State Bank of Lonsdale	19,950	50	600
Loretto	State Bank of Loretto	12,709	25	381
Lowry	Lowry State Bank	10,880	60	700
Lucan	State Bank of Lucan	12,559	25	850
Luverne	Norwest Bank Luverne	40,295	900	900
Lyle	Farmers State Bank of Lyle	6,540	60	340
Madelia	*Farmers State Bank of Madelia	27,766	100	1,600
Madison	State Bank of Madison	19,366	250	500
Madison Lake	Peoples State Bank of Madison Lake	10,610	125	420
Mankato	American Bank Mankato	48,451	250	2,000
Mankato	Security State Bank of Mankato	30,980	800	800
Maple Grove	Norwest Bank Maple Grove	106,301	1,600	2,600
Maple Lake	Security State Bank of Maple Lake	17,396	50	550
Maple Plain	Bank of Maple Plain	11,294	100	600
Maplewood	Maplewood State Bank	34,353	750	750
Maplewood	Town & Country Bank - Maplewood	54,555	1,000	2,000
Marietta	State Bank of Marietta	6,335	50	300
Marine on St. Croix	Security State Bank of Marine	10,691	150	225
Marshall	**First American Bank & Trust of Marshall	51,995	900	2,100
Marshall	First Bank Southwest	65,832	1,150	1,700
Maynard	Security State Bank of Maynard	6,426	55	395
Mazeppa	Peoples State Bank of Mazeppa	15,358	250	850
McGregor	State Bank of McGregor	15,180	125	375
Melrose	Melrose State Bank	28,745	125	1,250

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Mendota Heights	*Dakota County State Bank	20,937	200	850
Milaca	Citizens State Bank of Milaca-Ogilvie	15,969	150	700
Milan	Peoples State Bank of Milan	8,686	150	400
Miltona	Miltona State Bank	4,951	58	342
Minneapolis	*,**Bank of Minneapolis and Trust Company	34,071	823	2,100
Minneapolis	*,**Fidelity Bank & Trust Company	146,492	625	7,225
Minneapolis	*Independent State Bank of Minnesota	82,615	978	1,272
Minneapolis	Marquette-Lake State Bank	42,039	275	975
Minneapolis	Metropolitan Bank	95,637	1,333	6,523
Minneapolis	Northeast State Bank of Minneapolis	54,841	200	1,800
Minneapolis	Norwest Bank Camden	106,639	2,000	2,000
Minneapolis	Riverside Community State Bank of Minneapolis	26,152	500	1,275
Minneapolis	**Union Bank & Trust Company	20,840	500	750
Minnetonka	First Minnetonka City Bank	28,929	150	750
Minnetonka	**Resource Bank & Trust	12,075	500	1,130
Minnetonka	*Ridgedale State Bank	21,010	500	500
Montevideo	Norwest Bank Montevideo	43,147	1,250	1,400
Montgomery	Citizens State Bank of Montgomery	26,218	280	570
Monticello	Wright County State Bank	38,744	500	900
Moorhead	**American Bank and Trust Company	68,411	1,000	2,750
Moorhead	Moorhead State Bank	23,673	300	750
Mora	Kanabec State Bank	38,318	300	1,700
Morgan	State Bank of Morgan	22,301	150	1,100
Morris	Citizens Bank	34,824	500	1,000
Morris	Morris State Bank	37,980	600	1,900
Morristown	State Bank of Morristown	6,752	175	275
Mound	State Bank of Mound	26,113	100	1,400
Mountain Iron	Mountain Iron First State Bank	8,556	60	365
Mountain Lake	Farmers State Bank of Mountain Lake	23,961	100	1,400
Murdock	First State Bank of Murdock	4,944	100	175
Nerstrand	Farmers State Bank of Nerstrand	3,801	33	267
New Brighton	First State Bank of New Brighton	85,953	147	2,853
New Germany	First State Bank of New Germany	8,878	25	375
New Hope	New Hope State Bank	28,880	250	750
New London	Farmers State Bank of New London	30,432	600	900
New London	First State Bank of New London	11,153	250	225
New Market	First State Bank of New Market	5,910	10	440
New Prague	*Fidelity State Bank of New Prague	25,557	400	800
New Prague	State Bank of New Prague	28,988	400	1,100
New Richland	State Bank of New Richland	12,596	100	500

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
New Ulm	Citizens State Bank of New Ulm	55,063	300	2,200
New Ulm	Farmers & Merchants State Bank of New Ulm	56,074	450	2,050
New Ulm	**State Bank and Trust Company	68,634	290	2,500
New York Mills	Farmers & Merchants State Bank of, Inc.	27,198	300	1,000
Newfolden	Marshall County State Bank	8,764	50	200
Newport	Town & Country Bank - Newport	38,018	1,000	1,000
Nicollet	Nicollet State Bank	17,798	40	960
Nisswa	Nisswa State Bank	10,319	300	235
North Branch	Merchants State Bank of North Branch	25,453	200	680
Northfield	*Norwest Bank Northfield	47,930	500	1,600
Northome	First State Bank of Northome	8,880	40	260
Norwood	Citizens State Bank of Norwood	17,897	150	750
Oak Park Heights	*Oak Park Heights State Bank	14,499	200	425
Odin	Odin State Bank	11,816	25	550
Ogema	Ogema State Bank	5,104	127	223
Okabena	First State Bank of Okabena	13,422	100	550
Oklee	Security State Bank of Oklee	14,963	150	350
Olivia	American State Bank of Olivia	19,729	200	500
Olivia	Citizens State Bank of Olivia	28,552	150	1,200
Onamia	First State Bank of Onamia	11,591	50	325
Ormsby	Ormsby State Bank	8,005	50	525
Ortonville	Norwest Bank Ortonville	27,681	500	750
Ortonville	*Tri-County State Bank of Ortonville	19,799	800	600
Oslo	Valley State Bank of Oslo	7,413	100	400
Ostrander	Ostrander State Bank	11,594	50	500
Otisco	Otisco State Bank	8,678	35	465
Owatonna	Owatonna State Bank	25,675	222	783
Park Rapids	State Bank of Park Rapids	15,768	100	500
Paynesville	Farmers & Merchants State Bank Paynesville	23,119	50	1,250
Paynesville	The First State Bank in Paynesville	31,583	500	1,000
Pelican Rapids	Pelican Valley State Bank	38,635	50	1,800
Pennock	State Bank of Pennock	10,195	200	300
Pequot Lakes	Lakeland State Bank	56,684	457	2,500
Perham	Perham State Bank	33,204	200	1,300
Pierz	Farmers & Merchants State Bank of Pierz	35,102	570	800
Pillager	Security State Bank of Pillager	3,516	160	160
Pine City	Pine City State Bank	12,739	225	525
Pine Island	The Security State Bank of Pine Island	26,193	400	600

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Pine River	Pine River State Bank	16,603	100	820
Plainview	*Peoples State Bank of Plainview	27,779	150	1,250
Plummer	Plummer State Bank	5,575	105	195
Plymouth	Metropolitan Bank Plymouth	14,975	520	260
Preston	Farmers & Merchants State Bank of Preston	47,639	200	2,400
Princeton	Community State Bank of Princeton	11,207	320	240
Princeton	Princeton State Bank	56,966	300	2,000
Prinsburg	Prinsburg State Bank	15,056	100	1,050
Prior Lake	Prior Lake State Bank	29,034	50	1,480
Randall	Randall State Bank	7,734	100	250
Raymond	Farmers State Bank of Raymond	10,692	100	900
Red Lake Falls	Red Lake County State Bank	27,701	200	1,000
Red Wing	First State Bank of Red Wing	10,251	100	508
Redwood Falls	Farmers State Bank of Redwood Falls	6,464	60	440
Redwood Falls	First American Bank of Redwood Falls	33,263	200	1,575
Remer	Security State Bank of Remer	12,812	112	502
Renville	O'Connor Brothers State Bank of Renville	14,287	90	610
Renville	*Renville County State Bank	4,300	320	480
Richfield	**Richfield Bank and Trust Company	160,048	960	5,000
Richfield	Summit State Bank of Richfield	33,203	359	1,191
Richmond	State Bank of Richmond	18,236	50	600
Robbinsdale	First Robbinsdale State Bank	147,993	3,000	4,000
Rochester	**Marquette Bank and Trust Company	88,180	550	3,000
Rochester	**The Rochester Bank & Trust Company	35,431	225	1,775
Rockford	Rockford State Bank	8,688	60	340
Rogers	State Bank of Rogers	13,319	200	650
Rollingstone	First State Bank of Rollingstone	12,417	138	363
Rose Creek	State Bank of Rose Creek	8,600	65	335
Roseau	Citizens State Bank of Roseau	57,472	200	3,000
Rosemount	The First State Bank of Rosemount	37,825	100	1,200
Roseville	North Star State Bank of Roseville	59,140	200	2,300
Roseville	The Roseville Bank	75,261	293	2,208
Rothsay	Farmers State Bank of Rothsay	9,736	250	500
Round Lake	Farmers State Bank of Round Lake	23,134	10	900
Royalton	Royalton State Bank	12,504	100	450
Rush City	First State Bank of Rush City	15,382	75	425
Rushford	Rushford State Bank	21,412	100	1,000
Rushmore	*First State Bank of Rushmore	21,565	120	730
Russell	Farmers State Bank of Russell	9,155	30	470
Ruthton	Buffalo Ridge State Bank of Ruthton, Inc.	7,369	60	450

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Sacred Heart	Farmers & Merchants State Bank of Sacred Heart	15,295	140	735
St. Clair	St. Clair State Bank, Inc.	12,472	50	500
St. Cloud	**Norwest Bank St. Cloud	89,522	1,200	2,800
St. James	Citizens State Bank of St. James	31,692	82	1,018
St. Joseph	First State Bank of St. Joseph	15,006	100	650
St. Louis Park	Citizens State Bank of St. Louis Park	80,068	600	4,000
St. Louis Park	First Western Bank - St. Louis Park	72,065	300	3,200
St. Michael	Security State Bank of St. Michael	21,719	100	1,100
St. Paul	Battle Creek Bank	2,320	600	600
St. Paul	Capital Bank	41,905	300	2,200
St. Paul	Cherokee State Bank of St. Paul	48,843	200	2,300
St. Paul	Commercial State Bank in St. Paul	148,056	1,002	4,498
St. Paul	**Eastern Heights State Bank	120,588	1,200	3,500
St. Paul	Exchange State Bank - St. Paul	6,014	100	200
St. Paul	First Bank East	202,162	4,250	5,750
St. Paul	First Grand Avenue State Bank	125,126	2,500	4,000
St. Paul	First Security State Bank of St. Paul	92,143	2,000	3,500
St. Paul	Guaranty State Bank of St. Paul	28,619	283	2,217
St. Paul	*Liberty State Bank	85,428	1,440	2,192
St. Paul	Metropolitan Bank St. Paul	10,456	500	500
St. Paul	Minnesota State Bank of St. Paul	46,220	550	1,825
St. Paul	Norwest Bank East St. Paul	82,006	1,800	2,600
St. Paul	St. Anthony Park State Bank	42,731	150	1,900
St. Paul	Summit State Bank of Phalen Park	11,422	335	289
St. Paul	The Highland Bank	52,322	750	1,750
St. Paul	Western State Bank of St. Paul	58,063	300	2,200
St. Peter	The Nicollet County Bank of St. Peter	45,791	400	1,700
St. Stephen	St. Stephen State Bank	4,550	100	110
Sanborn	Sanborn State Bank	8,760	750	350
Sandstone	Sandstone State Bank	11,231	90	335
Santiago	Santiago State Bank	14,762	75	550
Sargeant	First American State Bank of Sargeant	7,249	100	400
Sauk Centre	First State Bank of Sauk Centre	38,416	250	2,000
Sauk Rapids	Norwest Bank Sauk Rapids	55,584	1,000	1,500
Sebeka	Security State Bank of Sebeka	14,188	60	450
Shakopee	Citizens State Bank of Shakopee	7,945	500	250
Shelly	State Bank of Shelly	11,834	100	400
Sherburn	Farmers State Bank of Sherburn	17,852	150	700
Silver Lake	Citizens State Bank of Silver Lake	15,273	300	400
Slayton	Norwest Bank Slayton	31,068	600	800

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Slayton	Peoples State Bank of Slayton	20,416	500	750
Sleepy Eye	First Security State Bank of Sleepy Eye	28,885	300	900
Sleepy Eye	State Bank of Sleepy Eye	17,235	50	1,200
South St. Paul	Drovers First American Bank of South St. Paul	93,887	1,250	4,250
South St. Paul	Summit State Bank of South St. Paul	24,833	250	900
Spicer	Green Lake State Bank	18,426	125	1,503
Spring Grove	Onsgard State Bank	15,489	100	600
Spring Lake Park	First State Bank of Spring Lake Park	35,627	300	1,200
Springfield	Farmers & Merchants State Bank of Springfield	40,079	125	2,125
Springfield	State Bank of Springfield	39,433	150	2,600
Staples	Staples State Bank	36,965	75	2,425
Stephen	Farmers State Bank of Stephen	26,014	100	900
Stewart	The First Bank of Minnesota	12,126	72	682
Stillwater	Cosmopolitan State Bank of Stillwater	34,008	250	1,500
Stillwater	Norwest Bank Stillwater	41,373	715	785
Storden	First State Bank of Storden	15,047	100	700
Sturgeon Lake	Sturgeon Lake State Bank	8,750	25	300
Swanville	First State Bank of Swanville	11,644	55	695
Taunton	State Bank of Taunton	11,178	150	450
Thief River Falls	Northern State Bank of Thief River Falls	63,254	500	2,500
Thief River Falls	Norwest Bank Thief River Falls	64,232	1,400	1,400
Tower	State Bank of Tower	12,149	60	590
Tracy	Norwest Bank Tracy	47,836	1,000	1,000
Trimont	Farmers State Bank of Trimont	21,180	90	1,000
Trimont	Triumph State Bank	10,114	40	560
Truman	Peoples State Bank of Truman	27,678	100	1,300
Twin Lakes	Twin Lakes State Bank	5,675	25	375
Twin Valley	Twin Valley State Bank	10,336	50	650
Two Harbors	Commercial State Bank of Two Harbors	21,760	120	880
Tyler	Citizens State Bank of Tyler	11,779	100	500
Ulen	The Northwestern State Bank	12,411	50	700
Underwood	Farmers State Bank of Underwood	8,782	25	375
Upsala	Farmers State Bank of Upsala	9,999	83	422
Vergas	Vergas State Bank	12,082	50	800
Vermillion	Vermillion State Bank	33,301	50	1,000
Vernon Center	State Bank of Vernon Center	14,800	50	725
Vesta	Vesta State Bank	9,665	25	475
Victoria	*Victoria State Bank	11,226	108	592

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Virginia	Northern State Bank of Virginia	31,318	150	1,275
Virginia	*Norwest Bank Virginia	89,123	1,200	2,550
Wabasha	First State Bank of Wabasha	37,562	300	1,700
Wabasso	Wabasso State Bank	17,955	150	850
Waconia	Waconia State Bank	8,236	480	520
Wadena	*Wadena State Bank	36,993	100	1,400
Waite Park	*Plaza Park State Bank	38,616	300	1,350
Waldorf	Waldorf State Bank	7,365	25	475
Walnut Grove	Citizens State Bank of Walnut Grove	15,379	100	900
Wanamingo	Security State Bank of Wanamingo	24,588	120	630
Wanda	The Wanda State Bank	34,399	360	1,700
Warren	First American Bank of Warren	32,678	400	2,100
Warren	Peoples State Bank of Warren	23,944	100	1,400
Warroad	Security State Bank of Warroad	24,945	50	900
Waseca	The First State Bank of Waseca	51,069	1,000	1,500
Watertown	First American Bank of Watertown	15,151	125	875
Waterville	Citizens State Bank of Waterville	23,117	100	1,100
Watkins	Farmers State Bank of Watkins	15,134	100	900
Watson	Watson State Bank	15,458	75	425
Waubun	Farmers State Bank of Waubun	16,556	250	500
Waverly	Citizens State Bank of Waverly	12,472	50	550
Wayzata	**Wayzata Bank & Trust Company	128,281	350	5,900
Welcome	*Welcome State Bank	10,420	75	625
Wells	Peoples State Bank of Wells	15,004	350	575
Wells	Security State Bank of Wells	16,801	120	1,080
Wendell	State Bank of Wendell	12,343	125	750
West Concord	*Farmers State Bank of West Concord	11,161	25	525
West St. Paul	Signal Hills State Bank	70,326	436	3,520
West St. Paul	West St. Paul State Bank	30,220	125	1,325
Westbrook	Westbrook State Bank	26,100	500	900
Wheaton	State Bank of Wheaton	44,704	125	1,375
Wheaton	The First State Bank of Wheaton	24,067	600	750
White Bear Lake	First State Bank of White Bear Lake	90,873	2,000	2,500
White Rock	White Rock State Bank	10,383	380	190
Willmar	**First American Bank & Trust of Willmar	80,946	900	5,000
Windom	Windom State Bank	42,808	200	1,800
Winger	Farmers State Bank of Winger	11,704	50	700
Winona	Town and Country State Bank of Winona	22,052	300	600
Winsted	Citizens State Bank of Winsted	20,308	60	900
Winthrop	Winthrop State Bank	16,079	100	1,000

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Wood Lake	State Bank of Wood Lake	9,478	50	500
Worthington	Norwest Bank Worthington	56,379	1,050	1,800
Wykoff	First State Bank of Wykoff	8,616	50	300
Wyoming	First State Bank of Wyoming	17,171	80	470
Young America	State Bank of Young America	34,637	273	1,227
Zumbrota	Farmers Security State Bank	30,564	100	825

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* Members of Federal Reserve System
** Full trust powers

STRUCTURAL CHANGES IN MINNESOTA STATE BANKS FROM 7-1-83 TO 6-30-84

The following is a list of charter activity during the fiscal year:

Effective Date	
8-8-83	Farmers State Bank of Morton, Inc., Morton, MN, relocated its main office from Morton, MN to 1275 East Bridge Street, Redwood Falls, MN and amended its name to Farmers State Bank of Redwood Falls.
8-15-83	Citizens State Bank of Brainerd amended its name to First American Bank of Brainerd.
8-15-83	First American Bank, Detroit Lakes, MN, amended its name to First American Bank of Detroit Lakes.
8-15-83	International State Bank amended its name to First American Bank of International Falls.
8-15-83	First American Bank & Trust amended its name to First American Bank & Trust of Willmar.
9-12-83	State Bank of Cokato relocated its main office from 105 West 3rd Street to 101 East 3rd Street within Cokato, MN.
10-1-83	First State Bank of Medford merged into Norwest Bank Owatonna, N.A.
10-4-83	Security State Bank of Savage merged into Suburban National Bank of Eden Prairie.
10-20-83	American State Bank of Mankato, Inc., amended its name to American Bank Mankato.
11-1-83	First State Bank of Babbitt merged into First National Bank of Virginia.
12-5-83	State Bank of Marietta relocated its main office across the street within Marietta, MN.
12-12-83	Norwest Bank St. Cloud relocated its main office from 30 6th Avenue South to 400 First Street South within St. Cloud, MN.
12-30-83	Capital City Bank of St. Paul amended its name to Capital Bank.
12-31-83	North Shore State Bank, Duluth merged into Northwestern Bank of Commerce, Duluth which amended its name to North Shore Bank of Commerce.

7-1-83 TO 6-30-84 BANK CHANGES (CONTINUED)

2-8-84	First Western State Bank of St. Louis Park amended its name to First Western Bank - St. Louis Park.
3-13-84	Norwest Bank Silver Bay merged into Norwest Bank Two Harbors, N.A.
4-9-84	Battle Creek Bank, St. Paul, MN, opened for business.
4-13-84	Crystal State Bank amended its name to North Star Bank Minnesota.
4-16-84	Citizens State Bank of Gaylord relocated its main office to 320 Main Street, within Gaylord, MN.
5-4-84	Erhard State Bank merged into Pelican Valley State Bank, Pelican Rapids, MN.
5-18-84	First Produce State Bank of Minneapolis merged into First National Bank of Hopkins.
6-1-84	First State Bank of Lakefield merged into First National Bank of Worthington.
6-15-84	First Merchants State Bank of St. Paul merged into First State Bank of St. Paul under the title of First Bank East.
6-21-84	First State Bank of Bayport corporate activity was expanded to include trust powers.
6-25-84	Melrose State Bank relocated its main office from 320 East Main Street to 220 East Kraft Drive, within Melrose, MN.
6-28-84	Miltona State Bank relocated its main office 3 blocks north within Miltona.

DETACHED FACILITIES OF COMMERCIAL STATE BANKS AS OF JUNE 30, 1984

Main Office Location	Bank Name	Location of Detached Facilities
Aitkin	Security State Bank of Aitkin	Garrison
Almelund	Farmers State Bank of Almelund	Harris, Taylors Falls
Annandale	Annandale State Bank	Clearwater
Anoka	The Northern Bank	Anoka, Ramsey
Backus	Backus State Bank	Hackensack
Balaton	Farmers and Merchants State Bank of Balaton	Tracy
Beaver Creek	Beaver Creek State Bank	Luverne
Bemidji	Security State Bank of Bemidji	Bemidji
Bloomington	American State Bank of Bloomington	Bloomington
Bloomington	Community State Bank of Bloomington	Apple Valley, Bloomington
Boyd	State Bank of Boyd	Dawson
Brainerd	First American Bank of Brainerd	Baxter
Brooklyn Center	First Brookdale State Bank	Brooklyn Center
Caledonia	Minnesota State Bank of Caledonia	Hokah
Cambridge	Peoples State Bank of Cambridge	East Bethel
Castle Rock	First State Bank of Castle Rock, Inc.	Castle Rock Township
Chaska	Carver County State Bank	Chaska
Columbia Heights	Marquette State Bank of Columbia Heights	Fridley
Coon Rapids	First Bank Coon Rapids	Coon Rapids
Cottonwood	Empire State Bank	Hanley Falls
Crystal	North Star Bank Minnesota	Crystal
Deer Creek	Security State Bank of Deer Creek	Bluffton
Dilworth	Clay County State Bank	Glyndon
Dorset-Park Rapids	Farmers State Bank of Dorset	Nevis, Township of Henrietta
Duluth	North Shore Bank of Commerce	Duluth, Duluth
Duluth	Park State Bank	Duluth

DETACHED FACILITIES - JUNE 30, 1984 (CONTINUED)

Main Office Location	Bank Name	Location of Detached Facilities
Elgin	Elgin-Millville State Bank	Millville
Elkton	Farmers State Bank of Elkton	Dexter
Excelsior	Minnetonka State Bank	Shorewood
Eyota	Eastwood State Bank	Rochester
Finlayson	First State Bank of Finlayson	Barnum, Willow River
Forest Lake	Forest Lake State Bank	Forest Lake
Freeport	Freeport State Bank	New Munich
Glencoe	Security Bank & Trust Company	Glencoe, Plato
Glenwood	Glenwood State Bank	Villard
Glenwood	Pope County State Bank	Villard
Goodhue	Goodhue State Bank	Bellechester
Grand Meadow	First American State Bank of Grand Meadow	Racine
Grand Rapids	Itasca State Bank of Grand Rapids	Calumet
Greenwald	State Bank of Greenwald	New Munich
Hallock	Northwestern State Bank of Hallock	Kennedy, Lancaster
Ham Lake	Crosstown State Bank of Ham Lake, Inc.	Blaine
Hamel	Farmers State Bank of Hamel	Corcoran
Hayfield	Citizens State Bank of Hayfield	Hayfield, Mantorville
Hills	Exchange State Bank of Hills	Steen
Hollandale	Produce State Bank	Albert Lea
Hugo	First State Bank of Hugo	Lino Lakes
Hutchinson	Citizens Bank & Trust Co. Hutchinson, Minn.	Hutchinson
Kanaranzi	Farmers State Bank of Kanaranzi	Magnolia
Kandiyohi	Home State Bank of Kandiyohi	Willmar
Karlstad	Karlstad State Bank	Lake Bronson
Kasson	Kasson State Bank	Kasson
Kenneth	State Bank of Kenneth	Leota

DETACHED FACILITIES - JUNE 30, 1984 (CONTINUED)

Main Office Location	Bank Name	Location of Detached Facilities
Klossner	Klossner State Bank	New Ulm
Lake Park	State Bank of Lake Park	Hitterdal
Lakeville	First Lakeville Bank	Lakeville
Long Prairie	Todd County State Bank	Grey Eagle
Mankato	American Bank Mankato	Eagle Lake
Maple Grove	Norwest Bank Maple Grove	Maple Grove, Osseo
Marshall	First American Bank & Trust of Marshall	Milroy
Marshall	First Bank Southwest	Ivanhoe, Minneota
Mazeppa	Peoples State Bank of Mazeppa	Zumbro Falls
Mendota Heights	Dakota County State Bank	Inver Grove Heights
Milaca	Citizens State Bank of Milaca-Ogilvie	Ogilvie
Minneapolis	Fidelity Bank and Trust Company	Burnsville
Minneapolis	Marquette-Lake State Bank	Minneapolis
Minneapolis	Metropolitan Bank	Bloomington, Twin Cities Airport
Minneapolis	Northeast State Bank of Minneapolis	Columbia Heights
Minneapolis	Norwest Bank Camden	Brooklyn Park
Minneapolis	Riverside Community State Bank of Minneapolis	Minneapolis, Minneapolis
Minnetonka	First Minnetonka City Bank	Minnetonka
Minnetonka	Ridgedale State Bank	Minneapolis
Monticello	Wright County State Bank	Monticello
Moorhead	American Bank and Trust Company of Moorhead	Moorhead
Morris	Citizens Bank	Morris
Mound	State Bank of Mound	Spring Park
New Brighton	First State Bank of New Brighton	Mounds View, New Brighton
New Germany	First State Bank of New Germany	Mayer
New London	Farmers State Bank of New London	Sunburg, Willmar
Newport	Town & Country Bank - Newport	Woodbury

DETACHED FACILITIES - JUNE 30, 1984 (CONTINUED)

Main Office Location	Bank Name	Location of Detached Facilities
North Branch	Merchants State Bank of North Branch	Stacy
Northome	First State Bank of Northome	Big Falls
Owatonna	Owatonna State Bank	Owatonna
Pelican Rapids	Pelican Valley State Bank	Erhard
Pennock	State Bank of Pennock	Sunburg
Pequot Lakes	Lakeland State Bank	Crosslake
Pine River	Pine River State Bank	Emily
Plummer	Plummer State Bank	St. Hillaire
Princeton	Princeton State Bank	Pease, Zimmerman
Red Lake Falls	Red Lake County State Bank	Mentor
Redwood Falls	Farmers State Bank of Redwood Falls	Morton
Remer	Security State Bank of Remer	Longville
Richfield	Richfield Bank & Trust Co.	Bloomington, Burnsville
Richfield	Summit State Bank of Richfield	Brooklyn Center
Robbinsdale	First Robbinsdale State Bank	Brooklyn Park, Robbinsdale
Rochester	Rochester Bank and Trust Company of Rochester	Rochester
Rose Creek	State Bank of Rose Creek	Austin
Roseville	The Roseville Bank	Arden Hills, Roseville
Royalton	Royalton State Bank	Bowlus
Rush City	First State Bank of Rush City	Harris
Rushmore	First State Bank of Rushmore	Worthington
Ruthton	Buffalo Ridge State Bank of Ruthton, Inc.	Holland
Santiago	Santiago State Bank	Becker, Clear Lake
Sargeant	First American State Bank of Sargeant	Waltham
Sauk Rapids	Norwest Bank Sauk Rapids	Sartell
South St. Paul	Drovers First American Bank of South St. Paul	Inver Grove Heights

DETACHED FACILITIES - JUNE 30, 1984 (CONTINUED)

Main Office Location	Bank Name	Location of Detached Facilities
South St. Paul	Southview Bank	Minneapolis
Spring Lake Park	First State Bank of Spring Lake Park	Blaine
St. Cloud	Norwest Bank St. Cloud	St. Cloud
St. Louis Park	Citizens State Bank of St. Louis Park	Robbinsdale, St. Louis Park
St. Louis Park	First Western Bank - St. Louis Park	Minnetonka
St. Michael	Security State Bank of St. Michael	Albertville
St. Paul	Capital Bank	St. Paul
St. Paul	Cherokee State Bank of St. Paul	St. Paul
St. Paul	Commercial State Bank in St. Paul	St. Paul
St. Paul	Eastern Heights State Bank of St. Paul	Woodbury
St. Paul	First Bank East	Little Canada, St. Paul
St. Paul	First Grand Avenue State Bank	St. Paul
St. Paul	First Security State Bank of St. Paul	Columbia Heights
St. Paul	Minnesota State Bank of St. Paul	St. Paul
St. Paul	Norwest Bank East St. Paul	Woodbury
St. Paul	The Highland Bank	Bloomington
St. Paul	Western State Bank of St. Paul	Maplewood
Staples	Staples State Bank	Motley
Stephen	Farmers State Bank of Stephen	Kennedy
Stewart	The First Bank of Minnesota	Hutchinson
Stillwater	Norwest Bank Stillwater	Stillwater
Thief River Falls	Norwest Bank Thief River Falls	Thief River Falls
Vermillion	Vermillion State Bank	Hastings
Virginia	Norwest Bank Virginia	Virginia
Wabasha	First State Bank of Wabasha	Kellogg
Warren	Peoples State Bank of Warren	Alvarado
Waubun	Farmers State Bank of Waubun	Callaway

DETACHED FACILITIES - JUNE 30, 1984 (CONTINUED)

Main Office Location	Bank Name	Location of Detached Facilities
Waverly	Citizens State Bank of Waverly	Montrose
Wayzata	Wayzata Bank & Trust Company	Minnetonka, Plymouth
West St. Paul	Signal Hills State Bank	Eagan, West St. Paul
West St. Paul	West St. Paul State Bank	West St. Paul
White Bear Lake	First State Bank of White Bear Lake	White Bear Lake
Willmar	First American Bank & Trust of Willmar	Willmar
Wood Lake	State Bank of Wood Lake	Hanley Falls
Worthington	Norwest Bank Worthington	Worthington
Wyoming	First State Bank of Wyoming	Stacy
TOTALS	141	166

ELECTRONIC FINANCIAL TERMINALS OF COMMERCIAL STATE BANK AS OF JUNE 30, 1984

Main Office Location	Bank Name	Location of Electronic Financial Terminal
Ham Lake	Crosstown State Bank of Ham Lake, Inc.	St. Francis
Moorhead	American Bank and Trust Company of Moorhead	Moorhead
St. Paul	Eastern Heights State Bank of St. Paul	Maplewood

TRUST COMPANIES

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Austin	Minnesota Trust Company	1,399	500	100
Minneapolis	IDS Trust Company	1,932	500	100
St. Paul	First Trust Company of St. Paul	79,749	1,000	2,000

INVESTMENT COMPANIES
(balance sheet amounts as of December 31, 1983)

Minneapolis	IDS/American Express, Inc.	593,207	1	26,501
Minneapolis	IDS Certificate Company	1,423,684	1,500	13,860
New Ulm	State Bond and Mortgage Company	37,783	170	2,345

LISTING OF STATE SAVINGS, BUILDING AND LOAN ASSOCIATIONS

AS OF JUNE 30, 1984

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS
Mankato	Minnesota Valley Savings and Loan Association	4,564,963
Minneapolis	*Investors Savings Association	6,557,951

*Formerly: Dain Savings Association

CONSOLIDATED BALANCE SHEET OF

STATE CHARTERED CREDIT UNIONS

(Amounts in Thousands)

ASSETS	12-31-82	6-30-83	12-31-83	6-30-84
Cash and Due from Banks	25,834	37,483	34,727	26,054
Loans Outstanding	659,789	686,690	741,775	833,205
U.S. Government Securities	62,666	55,009	68,718	61,865
Due from Other Credit Unions	192,222	202,587	84,783	82,557
Due from Other Financial Institutions	124,559	174,601	163,852	177,316
Other Investments	34,725	63,222	63,548	89,636
Other Assets	20,443	20,700	22,048	23,139
TOTAL ASSETS	1,120,238	1,240,292	1,179,451	1,293,772
LIABILITIES AND RESERVES				
Savings	1,005,053	1,128,299	1,068,002	1,174,362
Borrowed Money	11,937	2,429	2,885	2,241
Accounts Payable and Other Liabilities	9,960	11,341	8,572	10,761
TOTAL LIABILITIES	1,026,950	1,142,069	1,079,459	1,187,364
Statutory Reserve	40,684	42,018	43,274	44,879
Undivided Earnings	38,330	42,145	43,268	48,266
Other Reserves	14,274	14,060	13,450	13,263
TOTAL RESERVES	93,288	98,223	99,992	106,408
TOTAL LIABILITIES AND RESERVES	1,120,238	1,240,292	1,179,451	1,293,772
TOTAL DELINQUENT LOANS	19,691	19,259	17,286	15,283
DELINQUENT LOANS 12 MONTHS AND OVER	2,055	2,282	2,187	2,179

LISTING OF STATE CREDIT UNIONS

(data as of June 30, 1984, unless otherwise noted)

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 6	
Bloomington	349	Northwest Airlines	99,325,450
St. Paul	168	Minnesota Corporate	92,041,817
St. Paul	50	State Capital	62,420,216
St. Paul	17	City and County Employees	62,001,987
Minneapolis	412	Teacher Federations	58.059,915
Minneapolis	1	Minneapolis Federal Employees	57,058,182
St. Paul	82	Hiway	55,820,928
Minneapolis	229	Minneapolis Telco	43,319,246
Austin	57	Hormel Employees	38,564,982
St. Paul	5	St. Paul Postal Employees	38,083,472
Minneapolis	42	Honeywell Employees	34,217,165
Minneapolis	22	City and County Employees	34,127,773
Cloquet	268	Cloquet Co-op	34,069,357
Minneapolis	186	Twin City Co-ops	27,080,721
Sleepy Eye	260	St. Mary's Parish	19,580,825
Melrose	374	Melrose	18,514,058
St. Paul	18	United Burlington	18,472,568
Hopkins	166	Red Owl Stores Employees	17,405,761
Minneapolis	244	Dayton Hudson Employees	14,595,253
Rochester	125	Mayo Clinic	14,047,036
Richfield	636	Richfield Schools	13,505,464
St. Paul	568	Minne-Mine	12,382,176
Minneapolis	79	Star and Tribune Employees	12,299,297
Renville	601	Renville Farmers Co-op	11,872,896
St. Paul	775	Twin Cities Auto Employees	11,342,778
South St. Paul	64	Armour Employees	11,231,367
International Falls	697	Boise Employees	10,855,189
St. Paul	439	Minnesota Education Association	10,751,688
Minneapolis	13	Soo Line	10,093,319
		Peer Group 5	
Minneapolis	695	Minneapolis Building Trades	9,722,151
Brainerd	449	Brainerd B.N.	9,407,221
Duluth	32	Duluth City and County Employees	9,400,749
St. Cloud	748	St. Cloud T & L	9,281,248
Minneapolis	654	Local 292 I.B.E.W.	9,217,423
Mora	224	Mora Cooperators	9,046,902
Minneapolis	86	Minnegasco Employees	8,746,059

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 5 (continued)	
Hibbing	327	Hibbing Co-op	7,895,610
Minneapolis	14	B.N. Metro	7,872,500
Rochester	134	Municipal Employees Rochester	7,624,622
Cambridge	238	Cambridge Co-op	7,428,186
Minneapolis	87	Pillar (The)	7,092,720
Duluth	143	Duluth Teachers	7,073,053
Duluth	139	Minnesota Power Employees	6,866,120
St. Paul	554	Sheet Metal Workers Local 10	6,762,745
St. Paul	168	Minnesota Central	6,679,489
Virginia	299	Virginia Co-op	6,676,594
Minneapolis	225	Gold Medal	6,568,157
St. Cloud	47	St. Cloud Federal Employees	6,521,720
St. Paul	419	Como Northtown	6,520,558
Grand Rapids	546	Blandin Employees	6,345,412
St. Paul	270	St. Paul Telco	6,114,511
St. Paul	526	Whirlpool Employees	6,073,205
St. Paul	131	Northern States Power - St. Paul	5,905,916
Albert Lea	123	United Employees	5,617,842
St. Paul	632	Pipefitters - Steamfitters	5,554,179
Babbit	699	Babbit Steelworkers	5,436,255
Duluth	3	Duluth Federal Employees	5,270,397
Minneapolis	542	Sheet Metal Workers	5,259,971
Minneapolis	137	Northern States General Office	5,170,365
Minneapolis	401	Congra/Peavey Employees	5,121,887
		Peer Group 4 (continued)	
Inver Grove Heights	356	Farmers Union Employees	4,949,991
Hoyt Lakes	648	Hoyt Lakes Community	4,865,202
Minneapolis	588	Midland Co-op	4,780,901
St. Paul	535	Carpenters	4,683,635
St. Paul	550	Local 110 I.B.E.W.	4,677,295
Climax	537	Climax	4,497,526
Moorhead	581	Moorhead Coops	4,309,245
Columbia Heights	157	Columbia Heights Community	4,237,909
Deer River	332	Deer River Cooperative	4,164,914
St. Paul	647	Building Trades	4,155,288
Red Wing	560	Red Wing Shoe Company Employees	4,054,651
Cloguet	276	Northwest Paper Employees	4,009,399

Peer Group 4 (continued)

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
Minneapolis	752	Realtor's	3,849,607
Ely	353	Ely Area	3,606,571
Floodwood	304	Floodwood Cooperative	3,601,013
St. Paul	463	Canco Employees	3,549,687
St. Paul	527	United and Children's Hospital Employees	3,371,552
St. Paul	308	Blune Cross/Blue Shield	3,317,676
Hopkins	389	Super Valu Employees	3,299,214
Excelsior	555	Hopkins Schools	3,245,058
St. Paul	733	E. L.	3,229,497
Minneapolis	202	Donaldsons Employees	3,121,586
St. Louis Park	531	Park Schools	3,104,085
Minneapolis	476	Electric Machinery Employees	3,067,442
St. Paul	45	Land O'Lakes	2,901,918
Collegeville	344	Collegeville Community	2,865,338
St. Paul	747	Mimlic Employees	2,652,393
Canby	502	Canby Co-op	2,627,806
Duluth	497	Diamond Employees	2,591,423
Coon Rapids	744	Anoka-Hennepin School District #11	2,577,056
Duluth	243	Duluth Telephone Employees	2,515,112
Owatonna	174	Federated Employees	2,501,217
Fergus Falls	566	Otter Tail Power Employees	2,188,403
Minneapolis	543	Graco Employees	2,157,066
St. Cloud	746	St. Cloud Hospital Employees	2,155,356
Minneapolis	193	American Hardware Mutual Employees	2,023,812

Peer Group 3

Dawson	711	Dawson Co-op	1,925,377
Hibbing	539	Minnesota Ore Operations Employees	1,901,166
Cook	399	Northern Farmer's Cooperative	1,895,232
St. Paul	629	Norco	1,878,278
St. Paul	587	Sacred Heart Parishioners	1,863,060
St. Paul	468	Grain Terminal Association Employees	1,816,707
North St. Paul	649	North St. Paul Area Public School Employees	1,803,509
Minneapolis	161	Lutheran Brotherhood Employees	1,747,497
Minneapolis	132	Northern States Production Employees	1,721,535
Minneapolis	226	Northrup King Employees	1,713,875
St. Paul	474	St. John's of Little Canada	1,664,388
Keewatin	634	Central Hanna Employees	1,659,836
Minneapolis	68	Federal Reserve Bank Employees	1,642,026
Montevideo	430	Co-op Credit Union of Montevideo	1,589,660

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 3 (continued)	
St. Cloud	207	St. Cloud City & County	1,572,952
St. Paul	737	O.C.A.W.	1,570,652
Minneapolis	129	Northern States Sercice Station	1,545,831
St. Paul	269	MTC - Transit Operating Division Employees	1,519,634
Minneapolis	757	Latvian	1,504,145
Minneapolis	633	McQuay Employees	1,443,539
Minneapolis	767	Ukranian	1,424,827
Duluth	111	Duluth Fire Department	1,405,291
Minneapolis	720	Father Hennepin	1,399,302
Minneapolis	78	Clover Leaf Creamery Employees	1,348,778
St. Paul	378	MWCC Employees	1,348,127
Thief River Falls	544	Soo Line Employees	1,336,864
Cloquet	309	Forest Products	1,328,760
Edina	617	Edina Schools	1,321,225
Duluth	194	Duluth Police Department	1,319,396
Cromwell	357	Cromwell Community	1,220,673
St. Paul	763	Buckbee Mears Employees	1,196,845
St. Paul	576	H.B.I. Employees	1,185,788
Austin	216	Mower County Catholic Parishes	1,102,894
Austin	548	Austin City Employees	1,075,913
Little Falls	735	St. Francis Campus Employees	1,027,903
St. Paul	595	St. John's Hospital Employees	1,024,444
Northfield	105	Fairway Employees	1,019,236
Owatonna	624	Telco Local 7213	1,005,990
		Peer Group 2	
St. Paul	682	St. Joseph's Hospital Employees	982,299
St. Paul	80	Amhoist	976,969
S. Paul	108	C & NW Transportation	962,568
Minneapolis	768	Minnesota Teamsters	944,728
Minneapolis	223	Northeast Catholic Parishes	941,392
Minneapolis	742	Advance United Employees	936,789
Duluth	533	Duluth Medical Services	913,798
St. Paul	707	Mower County Employees	861,827
St. Paul	578	Litho-Engravers	809,719
Ely	652	Ely Steelworkers	807,169
Anoka	48	Federal Cartridge	789,495
Albert Lea	656	Albert Lea Trades and Labor Assembly	782,803
St. Paul	133	Northern States St. Paul Production	782,302
Minneapolis	758	Metropolitan Medical Center	739,268

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 2 (continued)	
Albert Lea	495	City & County Employees of Freeborn County	728,995
St. Cloud	230	Reformatory Employees	727,259
St. Paul	762	Brown & Bigelow Employees	695,202
St. Paul	567	Century Credit Union, Inc.	689,465
Albert Lea	538	Queen Employees	670,809
Minneapolis	92	Northland	651,679
St. Paul	524	Webb Employees	638,334
St. Paul	525	McKee Employees	629,801
Hopkins	738	West Suburban Columbus	623,535
Minneapolis	53	Bureau	617,805
St. Cloud	501	Catholic	614,152
Benson	556	Benson Community	597,395
Red Wing	314	Northern States Red Wing	551,377
New York Mills	464	Mills Community	550,117
Owatonna	175	Josten Employees	548,047
Lake City	719	Imperial Clevite Inc.	523,137
Albert Lea	167	Albert Lea Interstate Employees	512,942
St. Louis Park	529	St. Louis Park Employees	500,378
		Peer Group 1	
Albert Lea	478	Employees Credit Union of Universal Milking Machine	480,746
Duluth	653	Building and Construction Trades	479,477
Alexandria	561	Alexandria Schools Employees	473,675
St. Paul	445	Schmidt's Employees	457,962
Minnetonka	702	Umaga	455,164
St. Paul	505	District 77 Machinists	450,873
Duluth	141	Herald Tribune Employees	450,170
Eden Prarie	490	Eaton Char-Lynn Employees	444,314
Minneapolis	491	Pako Employees	441,149
Burnsville	67	Our Own Hardware Employees	425,635
Thief River Falls	665	Pennington Municipal and County Employees	417,270
Bloomington	718	Marian Council	416,199
Coleraine	451	Independent School District #316	414,027
Long Lake	616	Washington Scientific Industries	405,281
St. Paul	565	St. Pascal Parish	403,198
North Mankato	765	Minnesota Automotive Employees	402,529
Bloomington	645	E. L. Murphy	400,615

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 1 (continued)	
South St. Paul	112	South St. Paul Federal Employees	396,553
New Prague	774	Minnesota Valley	381,475
Golden Valley	608	WTCN Employees	377,497
Richfield	564	Richfield City Employees	358,948
Montevideo	147	Northern States Montevideio Employees	358,826
South St. Paul	81	Farwell's Employees	337,970
Mankato	150	Northern States Mankato Employees	329,414
Little Falls	741	Hennepin Employees	317,345
Hibbing	694	Local 294 I.B.E.W.	294,595
Mankato	766	Kato Engineering Employees	291,676
Minneapolis	218	"66"	273,092
Minneapolis	159	Northwestern Drug Employees	265,777
Glenwood	646	Saulte Ste. Marie	264,556
Minneapolis	772	Lawyers	260,321
Minneapolis	679	Blind of Minnesota	259,743
Shakopee	296	Warner Hardware Employees	248,776
St. Paul	627	Knights of Columbus	239,022
Duluth	294	Wolvin Building	238,676
Faribault	151	Northern States Faribault Employees	225,841
Fairmont	631	Fairmont Public School Employees	225,840
Minneapolis	86	Nabisco Hot Cereal Employees	204,723
St. James	678	St. James Public Schools	203,575
SouthSt. Paul	723	South St. Paul City Employees	201,129
Minneapolis	49	Jefferson	199,210
Albert Lea	558	Albert Lea Federal Employees	195,394
St. Paul	499	Union Brass & Metal Employees	188,006
Tracy	736	District 417	184,879
Faribault	586	Faribo	184,753
Minneapolis	475	Purina Employees	172,250
Twin Valley	666	Twin Valley Flom Co-op	171,926
Duluth	439	Arrowhead Coop	169,131
Onamia	248	Onamia Cooperators	149,539
Minneapolis	518	T - C United Citizens League	147,273
St. Paul	739	I.H.C.	146,665
Minneapolis	563	Colwell Employees	140,327
St. Paul	574	Minnesota Milk Employees	123,723
Clara City	599	Clara City Co-op	108,804
Minneapolis	485	Superior Plating	105,603
Minneapolis	693	University Lutheran Church of Hope	99,558
Minneapolis	676	Bemis Employees	96,451
Moorhead	180	Moorhead Teachers	84,390

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 1 (continued)	
Minneapolis	282	Ry-Krisp	81,006
Newport	773	North Star Steel Employees	74,755
Minneapolis	77	Northland Greyhound	60,378
South St. Paul	192	Stockyard Employees	30,143
St. Paul	516	Speed-O-Laq Employees	27,071

PEER GROUPS

-	1	Minnesota Corporate
6	28	
5	31	
4	36	
3	42	
2	32	
1	63	
Total	233	

STRUCTURAL CHANGES IN MINNESOTA CREDIT UNIONS

July 1, 1983 - June 30, 1984

New Charters - None

Conversions From Federal to State
None

Mergers (From State with State)	Successor Credit Union
PTC Employees Credit Union	Columbia Heights Community Credit Union (Effective 7-1-83)
Princeton Coop Credit Union	Twin City Co-ops Credit Union (Effective 12-27-83)
Bur-No Employees Credit Union	Burlington Northern Employees Credit Union (Effective 12-31-83)
John Roberts Credit Union	Highway Credit Union (Effective 12-31-83)
King Koil Employees Credit Union	Minnesota Cental Credit Union (Effective 3-31-84)
Flour City Paper Box Credit Union	Columbia Heights Community Credit Union (Effective 3-31-84)
St. Peter's Lutheran Parish Credit Union	City and County Employees Credit Union (Effective 3-31-84)
Quality Park Employees Credit Union	Minnesota Central Credit Union (Effective 5-31-84)
Village Industrial Parks Credit Union	Whirlpool Employees Credit Union (Effective 6-7-84)

Mergers (From State with Federal) - None

Name Changes

From:	To:
Burlington Northern Employees Credit Union of Minneapolis 3710 Cental Avenue N.E. Minneapolis, Minnesota 55421	BN Metro Credit Union 3710 Central Avenue N.E. Minneapolis, Minnesota 55421

Name Changes (continued)

From:	To:
Grain Terminal Association Employees Credit Union 1667 North Snelling Avenue St. Paul, Minnesota 55101	Harvest States Cooperative Employees Credit Union 1667 North Snelling Avenue St. Paul, Minnesota 55101
Peavey Employees Credit Union 616 Peavey Building 730 Second Avenue South Minneapolis, Minnesota 55402	ConAgra/Peavey Employees Credit Union 616 Peavey Building 730 Second Avenue South Minneapolis, Minnesota 55402
Olympia Employees Credit Union 707 East Minnehaha St. Paul, Minnesota 55106	Stroh Employees Credit Union 707 East Minnehaha St. Paul, Minnesota 55106
Sheet Metal Workers Local 76 Credit Union 1681 East Cope Avenue St. Paul, Minnesota 55109	Sheet Metal Workers Local 10 Credit Union 1681 East Cope Avenue St. Paul, Minnesota 55109
Wilson and Company Albert Lea Employees Credit Union 1020 East Main Street Albert Lea, Minnesota 56007	United Employees Credit Union 1020 East Main Street Albert Lea, Minnesota 56007
Minnesota Automotive Employees Credit Union 1911 Lee Boulevard North Mankato, Minnisota	MICO Employees Credit Union 1911 Lee Boulevard North Mankato, Minnesota
Whirlpool Employees Credit Union 850 Arcade Street St. Paul, Minnesota 55106	VIP Metro Credit Union 850 Arcade Street St. Paul, Minnesota 55106

Dissolutions

None

Conservatorship with NCUA

Duluth Western Credit Union
(Effective 5-22-84)

CONSOLIDATED BALANCE SHEET

INDUSTRIAL LOAN AND THRIFT COMPANIES

ASSETS	December 31, 1982	December 31, 1983
Regulated loans	$118,039,013	$152,032,116
Regulated loans-real estate secured	125,615,024	161,354,934
Other loans	28,741,551	40,856,236
Industrial loans in liquidation	44,277,878	10,089,415
Small loans in liquidation	1,541,683	244,092
Motor vehicle sales finance contracts	6,442,626	8,461,830
Other purchased notes and discounts	24,224,134	59,560,881
Less: Unearned discount or income	(55,187,907)	72,049,729
Less: Reserve for bad debts	(8,823,004)	9,992,870
Cash in the office and in banks	4,407,016	4,734,945
United States securities	-0-	8,851,187
Other securities	4,544,641	22,345,482
Building (after depreciation)	294,647	216,444
Furniture and fixtures (after depreciation)	714,813	1,277,813
Deferred charges	2,473,995	1,080,804
Other assets	20,678,829	23,659,562
TOTAL ASSETS	$317,984,939	$412,723,142
LIABILITIES AND CAPITAL		
Savings accounts	10,419,172	63,566,185
Time deposits	39,508,369	48,212,735
Borrowings	159,369,578	206,221,667
Other liabilities	3,498,277	4,590,143
Reserves for purchased notes and discounts	202,685	169,134
Other expense reserves and accruals	3,411,589	7,371,359
Preferred stock	186,500	161,200
Common stock	12,510,243	12,973,043
Donated capital	39,079,233	6,908,587
Paid-in capital	24,213,761	36,438,395
Capital reserves	16,860,654	17,593,969
Other reserves	800,000	1,158,899
Invested income	7,924,878	7,357,826
TOTAL LIABILITIES AND CAPITAL	$317,984,939	$412,723,142
Number of Companies	28	27

DEPOSIT TAKING

INDUSTRIAL LOAN AND THRIFT COMPANIES
ANALYSIS OF ASSETS AND LIABILITIES
FOR THE YEAR ENDING DECEMBER 31, 1983

IN THOUSANDS OF DOLLARS

	DECEMBER 31, 1982 6 Companies* THRIFT		DECEMBER 31, 1983 6 Companies* THRIFT	
ASSETS	AMOUNT	% OF TOTAL ASSETS	AMOUNT	% OF TOTAL ASSETS
Total receivables	$85,107	88.8%	$115,753	74.8%
Cash in the office and banks	3,448	3.6	3,425	2.2.
Other securities	4,397	4.6	31,120	20.1
Building (less reserve for depreciation)	295	0.3	216	0.1
Furniture and fixtures (less reserve for depreciation)	218	0.2	770	0.5
Deferred charges	1,017	1.1	123	0.1
Other assets	1,312	1.4	3,364	2.2
TOTAL ASSETS	$95,794	100.0%	$154,771	100.0%
LIABILITIES AND CAPITAL ACCOUNTS				
Savings accounts	$10,419	10.9%	63,566	41.1%
Time deposits	39,508	41.2	48,213	31.2
Borrowings	23,670	24.7	10,968	7.1
Other liabilities	956	1.0	2,107	1.4
Reserves for purchased notes and discounts	4	--	9	--
Other expense reserves and accruals	1,735	1.8	3,435	2.2
TOTAL LIABILITIES	$76,292	79.6%	$128,298	83.0%
Preferred stock	$ 111	0.1%	$ 111	0.1%
Common stock	1,952	2.0	2,127	1.3
Donated capital	5,253	5.5	2,127	1.3
Paid-in capital	7,445	7.8	19,559	12.6
Capital reserves	2,995	3.1	1,484	1.0
Other reserves	800	0.9	800	0.5
Invested income	946	1.0	265	0.2
TOTAL CAPITAL	$19,502	20.4%	$ 26,473	17.0%
TOTAL LIABILITIES AND CAPITAL	$95,794	100.0%	$154,771	100.0%

*Thrift Companies/Location of Deposit Taking Office(s):

Citicorp Person-to-Person Financial Center, Inc. - Brooklyn Center (open 11/10/82), Burnsville (open 11/10/82), Minnetonka (open 11/10/82), Edina (open 4/12/83), and Minneapolis (not open on 12-31-83)

Cityside Loan & Thrift Company - Brooklyn Park (open 11/23/82), Minnetonka (open 11/23/82), Shakopee (open 8/24/83), Bloomington (open 8/24/83), and White Bear Lake (open 12-23-83)

Commercial Credit Plan, Incorporated - Bloomington (open 10/21/82), St. Paul (open 10/21/82), Edina (open 2/8/83), Duluth (open 10/20/83), New Brighton (open 10/20/83) and Minneapolis (open 10/20/83)

FinanceAmerica Thrift Corporation - Columbia Heights, Minneapolis and St. Paul (open 10/2

Liberty Loan and Thrift Corporation - St. Cloud (open 10/19/53)

Thorp Credit & Thrift Company - Brainerd (open 2/14/73), Minneapolis (open 9/12/74), and St. Paul (open 9/12/74)

LISTING OF STATE INDUSTRIAL LOAN AND THRIFT COMPANIES
(data as of June, 1984, unless otherwise noted)

Location	Name	Total Assets December 31, 1983	Total Locations
Bloomington	Associates Industrial Loan Company	$ 14,552,682	5
Bloomington	AVCO Financial Services Three, Inc.	6,363,843	4
Bloomington	Security Pacific Finance Money Center, Inc.	20,138,934	4
Bloomington	Thorp Loan and Thrift Company	132,293,087	46
Brainerd	* CreditAmerica Lending and Thrift Company (Converted from Regulated Lender and assumed deposits of Thorp Credit & Thrift Company, Brainerd on April 2, 1984)	-0-	1
Brooklyn Park	Park Credit Company	853,643	1
Edina	* Citicorp Person-to-Person Financial Center, Inc.	47,066,503	5
Edina	* Commercial Credit Thrift, Inc.	41,135,992	7
Edina	Community Credit Co.	50,001,420	25
Edina	Household Industrial Finance Company	10,037,475	7
Falcon Heights	Suburban Credit Plan, Inc.	1,706,313	1
Grand Rapids	Grand Rapids Loan and Thrift Company, Inc.	1,715,273	1
Minnetonka	* Cityside Loan and Thrift Co.	12,512,624	5
Mankato	City Loan & Thrift Company	1,068,418	1
Minneapolis	Beneficial Loan & Thrift Company	22,099,157	10
Minneapolis	Calhoun Credit Company	502,949	1
Minneapolis	Central & Lowry Credit Company	1,250,773	1
Minneapolis	Fidelity Financial Services, Inc.	1,466,948	1
Minneapolis	Norwest Financial Minnesota, Inc.	12,342,418	5
New Brighton	Mellon Industrial Finance Co.	1,273,414	1
Red Wing	Red Wing Loan & Investment Company	695,770	1
Rochester	City Loan & Finance Company	1,007,595	1
Rochester	Minnesota Loan and Thrift Company of Rochester	3,418,731	6
St. Cloud	* Liberty Loan and Thrift Corporation	15,913,092	1
St. Paul	* FinanceAmerica Thrift Corporation	12,399,034	3
St. Paul	Getten Credit Company	907,054	1
St. Paul	* MetroThrift Company, Inc. (Assumed deposits from Thorp Credit & Thrift Company, Minneapolis and St. Paul on April 13, 1984)	-0-	2
TOTALS	27 Companies	$412,723,142	147

* Accept Certificates for Investment (savings accounts and savings deposits)

STRUCTURAL CHANGES IN MINNESOTA INDUSTRIAL LOAN AND THRIFT COMPANIES

Thrift Powers Amendments to Exising Authorizations

Name and Location	Number	Date Granted
Cityside Loan and Thrift Co. 8120 Penn Avenue South, Bloomington	IL 101 B	8-24-83
Cityside Loan and Thrift Co. 1240 East Third Avenue, Shakopee	IL 101 C	8-24-83
Commercial Credit Plan, Incorporated 335 West Superior, Duluth	IL 30 B	10-20-83
Commercial Credit Plan, Incorporated 115 Silver Lake Road, New Brighton	IL 30 H	10-20-83
Commercial Credit Plan, Incorporated 137 South Seventh Street, Minneapolis	IL 30 I	10-20-83
Cityside Loan and Thrift Co. 1310 East Highway 96, White Bear Lake	IL 101 D	12-23-83

Authorizations Granted Including Thrift Powers

Name and Location	Number	Date Issued
Citicorp Person-to-Person Financial Center, Inc. 733 Marquette Avenue, Minneapolis	IL 144 D	11-2-83
CreditAmerica Lending and Thrift Company 1027 Oak Street, Brainerd (Assumed deposits from Thorp Credit & Thrift Company, Brainerd and converted from regulated lender)	IL 145	4-2-84

Authorizations Granted Without Thrift Powers

Name and Location	Number	Date Issued
AVCO Financial Services Three, Inc. 1210 Old Highway #8, New Brighton	IL 50 I	11-4-83

Community Credit Co. 7636 West 150th Street, Apple Valley	IL 49 Y	12-12-83
Thorp Loan and Thrift Company 510 Marquette Avenue, Minneapolis	IL 59 QQ	4-16-84
Thorp Loan and Thrift Company 21 West Sixth Street, St. Paul	IL 59 RR	4-16-84
Thorp Loan and Thrift Company 808 South Broadway, Rochester	IL 59 SS	6-15-84

Corporate Reorganization Authorizations

Name and Location	Number	Date Granted
Thorp Loan and Thrift Company 5271 Shoreline Boulevard, Mound	IL 59 JJ	12-30-83
Thorp Loan and Thrift Company 1270 West County Road 42, Burnhill Plaza, Burnsville	IL 59 GG	12-30-83
Thorp Loan and Thrift Company 2561 N.E. Highway 10, Mounds View	IL 59 KK	12-30-83
Thorp Loan and Thrift Company 2500 39th Avenue, N.E., St. Anthony	IL 59 MM	12-30-83
Thorp Loan and Thrift Company 700 Front Street, Brainerd	IL 59 HH	4-2-84
Thorp Loan and Thrift Company 2950 White Bear Avenue, Maplewood	IL 59 II	4-16-84
Thorp Loan and Thrift Company 301 Central Avenue Osseo	IL 59 LL	4-16-84
Thorp Loan and Thrift Company 655 West Main Street, Anoka	IL 59 NN	4-16-84
Thorp Loan and Thrift Company 6426 Cahill Avenue East, Inver Grove Heights	IL 59 OO	4-16-84
Thorp Loan and Thrift Company 56 Signal Hills Shopping Center, West St. Paul	IL 59 PP	4-16-84

Authorizations Surrendered

Name and Location	Number	Date Surrendered
FinanceAmerica Thrift Corporation 1256 32nd Avenue North St. Cloud, Minnesota	IL 82 E	6-10-83
Foley Industrial Finance Company 1210 Old Highway 8 New Brighton, Minnesota	IL 138	11-2-83
The Money Shops Industrial Loan and Thrift Company 1513 St. Germain Street St. Cloud, Minnesota	IL 24	12-31-83
Commercial Credit Thrift, Inc. 801 East 37th Street Hibbing, Minnesota	IL 30 D	5-11-84
Commercial Credit Thrift, Inc. 612 Holly Lane Mankato, Minnesota	IL 30 C	5-11-84

Corporate Reorganization Authorizations Surrendered

Name and Location	Number	Date Surrendered
Thorp Credit & Thrift Company 1270 West County Road 42 Burnhill Plaza Burnsville, Minnesota	IL 25 L	12-30-83
Thorp Credit & Thrift Company 5271 Shoreline Boulevard Mound, Minnesota	IL 25 BB	12-30-83
Thorp Credit & Thrift Company 2561 N.E. Highway 10 Mounds View, Minnesota	IL 25 TT	12-30-83

Thorp Credit & Thrift Company 2500 39th Avenue, N.E. St. Anthony, Minnesdta	IL 25 HH	12-30-83
Thorp Credit & Thrift Company 700 Front Street Brainerd, Minnesota	IL 25 B	4-2-84
Thorp Credit & Thrift Comany 655 West Main Street Anoka, Minnesota	IL 25 C	4-16-84
Thorp Credit & Thritt Company 6426 Cahill Avenue East Inver Grove Heights, Minnesota	IL 25 MM	4-16-84
Thorp Credit & Thrift Company 2950 White Bear Avenue Maplewood, Minnesota	IL 25 XX	4-16-84
Thorp Credit & Thrift Company 301 Central Avenue Osseo, Minnesota	IL 25 VV	4-16-84
Thorp Credit & Thrift Company 56 Signal Hills Shopping Center West St. Paul, Minnesota	IL 25 PP	4-16-84

Changes of Name/Location

Name and Location	Number	Date Granted
Community Credit Co. From: 361 Second Street, Excelsior To: 18001 Highway 7, Minnetonka	IL 49 F	8-11-83
Cityside Loan & Thrift Co. From: 8120 Penn Avenue South, Bloomington To: 7927 Southtown Center, Bloomington	IL 101 B	10-10-83
Associates Industrial Loan Company From: 1328 Coon Rapids Boulevard, Coon Rapids To: 7920 University Avenue North, Fridley	IL 55 I	10-26-83

Thorp Loan and Thrift Company From: 5732 Morgan Avenue North, Brooklyn Center To: 5930 Brooklyn Boulevard, Brooklyn Center	IL 59 DD	10-26-83
Thorp Loan and Thrift Company From: 204 North Main Avenue, Thief River Falls To: 304 East Third Street, Thief River Falls	IL 59 U	10-26-83
Associates Industrial Loan Company From: 7920 University Avenue North, Fridley To: 7924 University Avenue N.E., Fridley	IL 55 I	12-1-83
Thorp Loan and Thrift Company From: 1539 Fifth Avenue South, South St. Paul To: 6426 Cahill Avenue East, Inver Grove Heights	IL 25 MM	12-23-83
Thorp Loan and Thrift Company From: 1207 Caledonia Street, Mankato To: 1650 Madison Avenue, Mankato	IL 59 M	12-23-83
Commercial Credit Plan, Incorporated From: 137 South Seventh Street, Minneapolis To: 706 Second Avenue South, Suite 137, Minneapolis	IL 30 I	1-24-84
Beneficial Loan & Thrift Co. From: 15010 Glazier Avenue, Apple Valley To: Wood Park Shopping Center 1020 East County Road 42, Burnsville	IL 67 P	3-20-84
From: Commercial Credit Plan, Incorporated To: Commercial Credit Thrift, Inc. 112 Fourth Street, Bemidji	IL 30 F	4-1-84
From: Commercial Credit Plan, Incorporated To: Commercial Credit Thrift, Inc. 4007 West Old Shakopee Road, Bloomington	IL 30 G	4-1-84
From: Commercial Credit Plan, Incorporated To: Commercial Credit Thrift, Inc. 335 West Superior Street, Duluth	IL 30 B	4-1-84
From: Commercial Credit Plan, Incorporated To: Commerial Credit Thrift, Inc. 7400 France Avenue South, Edina	IL 30	4-1-84

From: Commercial Credit Plan, Incorporated To: Commercial Credit Thrift, Inc. 801 East 37th Street, Hibbing	IL 30 D	4-1-84
From: Commercial Credit Plan, Incorporated To: Commercial Credit Thrift, Inc. 612 Holly Lane, Mankato	IL 30 C	4-1-84
From: Commercial Credit Plan, Incorporated To: Commercial Credit Thrift, Inc. 706 Second Avenue South, Minneapolis	IL 30 I	4-1-84
From: Commercial Credit Plan, Incorporated To: Commercial Credit Thrift, Inc. 115 Silver Lake Road, New Brighton	IL 30 H	4-1-84
From: Commercial Credit Plan, Incorporated To: Commercial Credit Thrift, Inc. 24 West Sixth Street, St. Paul	IL 30 A	4-1-84
From: Thorp Credit & Thrift Company To: MetroThrift Company, Inc. 510 Marquette Avenue, Minneapolis	IL 25 A	4-13-84
From: Thorp Credit & Thrift Company To: MetroThrift Company, Inc. From: 21 West Sixth Street Hamm Building St. Paul, Minnesota To: #146 Town Square 55 East Sixth Street St. Paul, Minnesota	IL 25	4-13-84
Community Credit Co. From: 421 South Main Street, Stillwater To: 5898 Omaha Avenue North, (Oak Park Heights) Stillwater	IL 49 X	6-1-84
Community Credit Co. From: 126 South Ninth Street, Minneapolis To: 833 Second Avenue South, Minneapolis	IL 49 B	6-14-84
Commercial Credit Thrift, Inc. From: 115 Silver Lake Road, New Brighton To: 2134 Silver Lake Road, New Brighton	IL 30 H	6-15-84

Beneficial Loan & Thrift Co. IL 67 E 6-15-84
From: 29 33rd Avenue North, St. Cloud
To: Midtown Square Shopping Center
3415 West Division Street, St. Cloud

LISTING OF MINNESOTA REGULATED LOAN COMPANIES
(data as of June 30, 1984, unless otherwise noted)

Location	Name	Total Assets December 31, 1983
Bloomington	C.I.T. Financial Services Inc.	$ 1,464,527
Bloomington	Fleet Mortgage Corp.	913,484
Bloomington	Security Pacific Finance Corp. of Iowa	3,210,674
Crystal	Dependable Finance Company	908,363
Duluth	Mellon Financial Services Corporation	1,359,762
Eden Prairie	American Family Financial Services, Inc.	14,482,045
Edina	Allstate Enterprises, Inc.	2,313,823
Edina	Brookdale Finance Company(collect only)	323,351
Golden Valley	Mellon Financial Services Corporation	1,345,890
Maplewood	Mellon Financial Services Corporation	1,166,217
Milaca	Town & Country Finance, Inc.	794,920
Minneapolis	Hull Loan System	280,004
Minneapolis	MSL Financial Inc.	2,683,885
Minnetonka	Town and Country Credit Co., Inc.	255,102
Moorhead	FinanceAmerica of Moorhead, Inc.	1,742,770
Sleepy Eye	Southern Minnesota Loan & Acceptance Corporation	248,305
St. Louis Park	Security Pacific Finance Corp. of Iowa	2,798,644
St. Louis Park	* Sentry Financial Services Corporation	-0-
St. Paul	Central Finance Company of St. Paul, Inc.	621,146
St. Paul	Vanlor Investment Corporation	456,934

*New licensee since December 31, 1983

STRUCTURAL CHANGES IN MINNESOTA REGULATED LOAN COMPANIES

Licenses Issued

Name and Location	Number	Date Issued
Security Pacific Finance Corp. 5607 Wayzata Boulevard, St. Louis Park	RL 23	9-30-83
C.I.T. Financial Services, Inc. Dupont Center, 9801 Dupont Avenue South, Bloomington	RL 24	10-20-83
Sentry Financial Services Corporation 1660 South Highway 100, St. Louis Park	RL 25	4-18-84

Change to Collect Only

Brookdale Finance Company 6609 Hillside Lane, Minneapolis	RL 10	9-12-83

Licenses Surrendered

Name and Location	Number	Date Surrendered
Mid-Central Loan Company 545 North 25th Avenue, St. Cloud	RL 12	12-31-83
CreditAmerica Lending Company 1027 Oak Street, Brainerd (Converted to industrial loan and thrift company including thrift powers)	RL 22	4-2-84
Peterson Finance Company 1915 West Superior Street, Duluth	RL 3	6-27-84

Change of Name/Location

Name and Location	Number	Date Granted
From: Security Pacific Finance Corp. To: Security Pacific Finance Corp. of Iowa 8940 Lyndale Avenue South, Bloomington	RL 11	1-1-84

LISTING OF STATE MOTOR VEHICLES SALES FINANCE COMPANIES
(data as of June 30, 1984, unless otherwise noted)

Location	Company	Number of Branches
Albert Lea	The Security Corporation	0
Anoka	Anoka Finance Corporation	0
Atwater	Atwater Ford, Inc.	0
Austin	Austin Financial Company	0
Bemidji	North Star Agency, Inc.	0
Bemidji	Trailblazer Lease and Financial Corporation	0
Bloomington	Freeway Dodge, Inc.	0
Bloomington	General Motors Acceptance Corporation	1
Bloomington	Harold Chevrolet, Inc.	0
Cannon Falls	Dabco, Inc.	0
Champlin	Deckor Co., Inc.	0
Cloquet	Cloquet Auto & Supply Company	0
Cokato	Holt Motors, Inc.	0
Edina	AM Credit Corporation	0
Edina	Associates Commercial Corporation	0
Edina	Chrysler Credit Corporation	0
Edina	CIT Corporation	0
Edina	CIT Leasing Corporation	0
Edina	Ford Motor Credit Co.	0
Edina	General Electric Credit Corporation	0
Edina	VW Credit, Inc.	0
Edina	Westinghouse Credit Corporation	1
Fairmont	Motor Inn Company Fairmont, Inc.	0
Fosston	Fosston Motors, Inc.	0
Fridley	Central Mortgage and Trust, Inc.	0
Glencoe	Harpel Bros., Inc.	0
Grand Rapids	Uptown, Inc.	0
Granite Falls	Granite Credit, Inc.	0
Hastings	Schneider Pontiac Buick GMC, Inc.	0
Hibbing	Mesaba Finance Company, Inc.	0

Hopkins	Borg-Warner Acceptance Corporation	0
Hopkins	Hopkins Dodge Sales, Inc.	0
Luverne	Herman Motor Co.	0
Marshall	Southwest Ford Lincoln Mercury Sales, Inc.	0
Maple Grove	Robert J. Moore	0
Minneapolis	All Valley Acceptance Company	0
Minneapolis	Citicorp Acceptance Company, Inc.	0
Minneapolis	Consolidated Acceptance Corporation	0
Minneapolis	Edison Finance Co.	0
Minneapolis	Green Tree Acceptance, Inc.	1
Minneapolis	J.T.M. Finance Company, Inc.	0
Minneapolis	James A Sivinski DBA Gemini Acceptance	0
Minneapolis	Jerry C. Collins DBA Portland Lake Motors	0
Minneapolis	John Deere Company - A Division of Deere & Company	0
Minneapolis	McCarthy Enterprises, Inc.	0
Minneapolis	National Discount Credit Company	0
Minneapolis	Norwest Modern Home Capital, Inc.	1
Minneapolis	Time Motors Sales, Inc.	0
Minneapolis	Western Motors on Broadway, Incorporated	0
Mountain Iron	John Anderson Chevrolet Co.	0
Pine River	Lake Region Investment Company	0
Pipestone	Terms	0
Princeton	Odegard's Garage Inc. DBA Odegard Motors	0
Rochester	A.M.I.F.	0
Roseville	Trailmobile, Inc.	0
Rush City	Schneider Finance	0
St. Bonifacius	SBF Company	0
St. Cloud	Pickard Investments	0
St. Paul	International Harvester Credit Corporation	0
St. Paul	ITT Industrial Credit Company	0
St. Paul	North American Acceptance Corporation	0
St. Paul	Russell J. Hamilton DBA American Credit Comany	0
St. Paul	St. Paul Postal Credit Union	0
St. Paul	Stone's Auto Mart, Inc.	0
St. Paul	Unilease, Inc.	0

Stewartville	House Chevrolet	0
White Bear Lake	BGI Finance	0
White Bear Lake	First Car Credit	0
White Bear Lake	Thane Hawkins Polar Chevrolet, Inc.	0
Windom	Steffens, Inc.	0
Winona	Walz Finance	0
Worthington	Koppy Motors, Inc.	0
Worthington	Scholtes Motors, Inc.	0

STRUCTURAL CHANGES IN MINNESOTA MOTOR VEHICLE SALES FINANCE COMPANIES

Licenses Issued

Name and Location	Number	Date Issued
Robert J. Moore 6480 Balsam Lane, Maple Grove	MV 658	7-28-83
First Car Credit, Inc. Highway 61 North & County Road F, White Bear Lake	MV 659	9-2-83
Green Tree Acceptance, Inc. 800 Marquette Avenue, Minneapolis	MV 592A	10-13-83
All Valley Acceptance Company 1660 South Highway 100, Minneapolis	MV 660	1-18-84
Freeway Dodge, Inc. 8011 Penn Avenue South, Bloomington	MV 661	2-2-84
Thane Hawkins Polar Chevrolet, Inc. 1801 East County Road F, White Bear Lake	MV 662	2-2-84
Hopkins Dodge Sales, Inc. 1710 Highway 7, Hopkins	MV 663	2-2-84

Change of Name/Location

Name and Location	Number	Date Issued
Citicorp Acceptance Company, Inc. From: 1700 West Highway 36, Suite 630, Rosedale Tower, Rosedale To: 7550 France Avenue South, Suite 288, Minneapolis	MV 646	7-30-83
From: Central Mortgage & Trust, Inc DBA Central Mortgage Acceptance 7260 University Avenue N.E., Fridley To: Central Mortgage and Trust, Inc.	MV 656	3-20-84

Licenses Surrendered

Location	Company	Number	Effective Date
Bloomington	Litton Industries Credit Corporation	MV 623	6-30-83
Detroit Lakes	Dealers Acceptance Corporation	MV 649	6-30-83
Eden Prairie	Foremost Financial Services Corporation	MV 621	6-30-83
Edina	Equico Lessors, Inc.	MV 609A	6-30-83
Lewiston	Edgar W. Prigge	MV 547	6-30-83
Minneapolis	Equico Lessors, Inc.	MV 609	6-30-83
Minnetonka	General Electric Credit Corporation	MV 382	6-30-83
Mountain Lake	Regehr Chevrolet, Inc.	MV 556	6-30-83
New Brighton	United Leasing & Finance	MV 613	6-30-83
Pierz	Nagel Chevrolet Co., Inc.	MV 453	6-30-83
Spring Valley	Security Finance Corp.	MV 88	6-30-83
St. Anthony	3700 Corporation	MV 563	6-30-83
St. Paul	American Loan and Thrift Company	MV 139	6-30-83

INSURANCE PREMIUM FINANCE COMPANIES
As of June 30, 1984

Location	Name
Tucson, Arizona	Premium Finance Service Co., Inc.
Peoria, Illinois	Alpha Credit Corporation
Towson, Maryland	TIFCO, Inc.
Quincy, Massachusetts	CUPAC, Inc.
Worcester, Massachusetts	AMGRO, Inc.
Detroit Lakes, Minnesota	Schiller Agency, Inc.
Duluth, Minnesota	Leonard H. Rudolph DBA Insurance Premium Plan
Owatonna, Minnesota	Federated Acceptance Corporation
Oakdale, Minnesota	PAC, Premium Acceptance Corporation
Edison, New Jersey	Thico Plan, Inc.
New York, New York	AFCO Credit Corporation
New York, New York	A.I. Credit Corporation
Hamilton, Ohio	Ocasco Budget, Inc.
Mayfield Village, Ohio	Progressive Premium Budget, Inc.
Shelby, Ohio	IPBS, Inc.
Philadelphia, Pennsylvania	Canawill Consumer Discount Co.
Philadelphia, Pennsylvania	INAC Corp.
Madison, Wisconsin	Durin Financial Corporation

STRUCTURAL CHANGES IN MINNESOTA INSURANCE PREMIUM FINANCE COMPANIES

Licenses Surrendered

Name and Location	Number	Date Surrendered
Premium Payment Plan 8770 Lyndale Avenue South, Bloomington, Minnesota	PF 5	5-31-84
Homeco Financial Corporation 2401 South Memorial Drive, P.O. Box 819, Appleton, Wisconsin	PF 13	5-31-84
Harold J. Nelson DBA Freeway Budget Plan 1723 West 84th Street Bloomington, Minnesota	PF 17	5-31-84
C & F Credit Corporation Madison Avenue at Canfield Road Morristown, New Jersey	PF 25	5-31-84

Changes of Name/Location

Name and Location	Number	Effective Date
Harold J. Nelson DBA Freeway Budget Plan From: 200 West Old Shakopee Road Bloomington, Minnesota To: 1723 West 84th Street Bloomington, Minnesota	PF 17	1-25-84

PAC Premium Acceptance Corporation From: 6043 Hudson Road, Box 7522 Woodbury, Minnesota To: 1399 North Geneva, Box 7522 Oakdale, Minnesota	PF 16	1-31-84
INAC Corp. From: 77 Brant Avenue, Box 919 Clark, New Jersey To: 1600 Arch Street, 25 Tower Building Philadelphia, Pennsylvania	PF 8	5-29-84

LISTING OF STATE DEBT PRORATE COMPANIES
(data as of June 30, 1984, unless otherwise noted)

Location	Name	Number of Branches
Brooklyn Park	Credit Ability of Minnesota Inc.	0
Duluth	Family Services of Duluth	0
Minneapolis	Consumer Credit Counseling Service of Minnesota, Inc.	0
Minneapolis, St. Paul	Credit Advisors, Inc.	1
St. Paul, South St. Paul	Family Service of the Greater St. Paul Area	1
Stillwater	Family Service of St. Croix Area	0

STRUCTURAL CHANGES IN MINNESOTA DEBT PRORATE COMPANIES

Licenses Surrendered

Name and Location	Number	Date Surrendered
Control Data Corporation 8100 34th Street, Minneapolis	PR 11	12-31-83

Changes of Location

Name and Location	Number	Effective Date
Credit Advisors, Inc. From: 521 Pioneer Building St. Paul, Minnesota To: 1203 Pioneer Building St. Paul, Minnesota	PR 3A	11-2-83

CONSOLIDATED BALANCE SHEET
DEBT PRORATE COMPANIES

ASSETS	December 31, 1982	December 31, 1983
Cash		
(a) On Hand	$ 1,766	$ 40
(b) Operating Account	22,961	44,156
(c) Trust Account	31,345	31,360
(d) Other Bank Accounts	-0-	-0-
Accounts Receivable	8,553	7,867
Furniture and Fixtures		
(Less Reserve for Depreciation)	10,671	5,153
Deferred Charges	1,877	955
Other Assets	22,490	19,241
Total Assets	$ 99,663	$108,772
LIABILITIES		
Money Due Creditors		
(a) Current	31,345	18,340
(b) Over 35 Days	-0-	-0-
Accounts Payable	3,765	3,595
Accrued Liabilities	12,869	9,959
Other Liabilities	465	19,796
Total Liabilities	$ 48,444	$ 51,690
CAPITAL ACCOUNTS		
Net Worth (if individual or partnership)	30,316	-0-
Capital Stock (if corporation)	1,000	1,000
Surplus (including undivided profits)	19,903	56,082
Total Capital Accounts	$ 51,219	$ 57,082
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	$ 99,663	$108,772
Number of Licensees	5	7

SAFE DEPOSIT BOX COMPANIES
(data as of June 30, 1984, unless otherwise noted)

Location	Name
Edina	The Vault Inc.
Robbinsdale	Safety Deposit Center, Inc.

LISTING OF STATE REGISTERED MORTGAGE LENDERS
(data as of June 30, 1984)

Name	Location
1340 Development a Minnesota Limited Partnership	St. Cloud, MN
A Big Corporation	Minneapolis, MN
All-State Investments, Inc.	St. Paul, MN
Associated Properties and Investments, Inc.	Prior Lake, MN
Banco Mortgage Company	Minneapolis, MN
Barnett Builders, Inc.	Minneapolis, MN
Cargill, Incorporated	Minneapolis, MN
Central Minnesota Service Corporation	Brainerd, MN
Central Mortgage and Trust, Inc.	Fridley, MN
Centruy 21 Tilges Realty, Inc.	Lakeville, MN
Charter Mortgage Corp.	Rolling Meadows, IL
Choban Realty Company	South St. Paul, MN
Citicorp Homeowners, Inc.	Des Peres, MO
City Mortgage Services, Inc.	Jacksonville, FL
City of Breckenridge Community Development Office	Breckenridge, MN
City of St. Paul (HRA of St. Paul)	St. Paul, MN
Coldwell Banker Residential Mortgage Services, Inc.	Minneapolis, MN
Commercial Credit Mortgage Company	Baltimore, MD
Conservative Mortgage Company	Minneapolis, MN
Countrywide Funding Corporation	Los Angeles, CA
Crocker Holdings, Inc.	Germantown, TN
Daisy A. Flicek Contract Investments, Inc.	St. Paul, MN
David C. Bell Investment Comany	Minneapolis, MN
Dayton's Bluff Neighborhood Housing Services	St. Paul, MN
Draper and Kramer, Incorporated	Minneapolis, MN
Duraps, Inc.	St. Louis Park, MN
Eberhardt Company	Edina, MN
Edina Financial Services, Inc.	Edina, MN
Edina Realty, Inc.	Edina, Mn
Evans Financial Corp., Inc.	Washington, DC

Fahning Homes, Inc.	Waterville, MN
Farmers Union Grain Terminal Association	St. Paul, MN
FBS Homes Inc.	Minneapolis, MN
Fidelity Mortgage Company	Minneapolis, MN
Galaxy Builders, Inc.	Bloomington, MN
Gate Company	Minneapolis, MN
Green Tree Acceptance, Inc.	Minneapolis, MN
H. & Val J. Rothschild Inc.	St. Paul, MN
Hammond & Hoffman Mortgage Associates, Inc.	Southfield, MI
Heigl Investments, Inc.	Edina, MN
Independent Mortgage Services, Inc.	Falcon Heights, MN
J. Arthur Mattson and Edna M. Mattson	Duluth, MN
Jad Ron Corporation	Minneapolis, MN
Knutson Mortgage and Financial Corporation	Minneapolis, Mn
Kohl Development, Inc.	Bemidji, MN
Lumbermen's Investment Corporation	Austin, TX
Lutheran Brotherhood	Minneapolis, MN
M. R. Waters & Sons, Inc.	Minneapolis, MN
M. Stanley Segal	Duluth, MN
Marell, Inc.	Bloomington, MN
Mark's Realty, Inc.	St. Cloud, MN
Martin Homes Inc.	Bloomington, MN
Mayo Foundation	Rochester, MN
McAppel, Inc. a Minnesota Corporation	Bloomington, MN
Merriam Park Neighborhood Housing Services, Inc.	St. Paul, MN
Midwest Realty & Mortgage Company	Mankato, MN
Miller Mortgage Company	Minneapolis, MN
Minnesota Relocation Management, Inc.	Wayzata, MN
Mission Ponds Partnership a MN General Partnership	Wayzata, MN
MNC National Mortgage Corporation	Southfield, MI
Mortgage Associates Inc.	Milwaukee, WI
McLean Financial Corporation	McLean, VA
Navillus Land Company	Brainerd, MN
Nickels & Smith Company	Minneapolis, MN
North Star Mortgage, Inc.	St. Paul, MN

Northern Premium, Inc.	Prior Lake, MN
Northland Mortgage Company	St. Paul, MN
Northwestern Mutual Life Mort. and Realty Investors	Milwaukee, WI
Plymouth Capital Company, Inc.	Minneapolis, MN
President Homes Division of Harvey Builders Inc.	Minneapolis, MN
RLC Investments, Inc.	Kansas City, MO
Robert S. Aslesen DBA The Windsor-Scott Co.	Maplewood, MN
Ranco, Inc.	Minneapolis, MN
Rosewood Mortgage Corporation	Roseville, MN
Rothschild Financial Corporation	St. Paul, MN
Sebrite Corporation	Grand Rapids, MI
Southern Mortgage Company of Minnesota	Wayzata, MN
Standard Bond & Mortgage Company	Minneapolis, MN
Suburban Coastal Corp.	Wayne, NJ
Ted Glasrud Associates, Inc.	St. Paul, MN
The American Lutheran Church	Minneapolis, MN
The Catholic Aid Association	St. Paul, MN
The Freund Corporation	Spring Park, MN
The Prudential Insurance Company of America	Newark, NJ
The Spring Company	Minneapolis, MN
Thorpe Brothers Inc.	Minneapolis, MN
U.S. Mutual Mortgage Corporatin	Warren, MI
United First Mortgage Corporation	Bloomington, MN
United Mortgage Corporation	Bloomington, MN
Warren J. Brennan & Joanne L. Brennan	Roseville, MN
Wayzata Mortgage Company	Wayzata, MN
West Side Neighborhood Housing Services, Inc.	St. Paul, MN
Windfield Homes Division of Insilco Corporation	Minneapolis, MN

VOLUME REPORT
CONVENTIONAL MORTGAGE LENDERS

CONVENTIONAL LOANS

	1982			1983		
	Maximum Lawful Rate	Number Made	Dollar Volume	Maximum Lawful Rate	Number Made	Dollar Volume
January	17.25	837	$ 34,811,322	13.75	1,352	$ 66,520,479
February	17.25	833	33,939,712	13.75	1,347	66,012,121
March	17.25	1,117	44,899,300	13.75	1,730	82,033,067
April	17.25	1,172	47,892,992	13.75	2,025	92,755,194
May	16.75	1,200	46,690,054	13.75	2,378	109,996,194
June	16.50	1,502	65,050,387	13.75	2,740	134,105,136
July	17.00	1,438	62,068,781	14.00	2,711	142,360,328
August	16.75	1,553	65,195,019	15.00	3,175	160,291,868
September	15.75	1,612	70,691,842	15.75	2,923	146,574,354
October	15.75	1,556	64,077,584	15.75	2,906	148,319,318
November	14.00	1,543	65,724,644	15.75	2,749	146,382,093
December	14.00	1,790	81,554,741	15.75	2,794	149,039,099
TOTALS		16,153	$682,596,378		28,830	$1,444,389,232